# THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 *by* Benj. Franklin

DECEMBER 1, 1906 FIVE CENTS THE COPY

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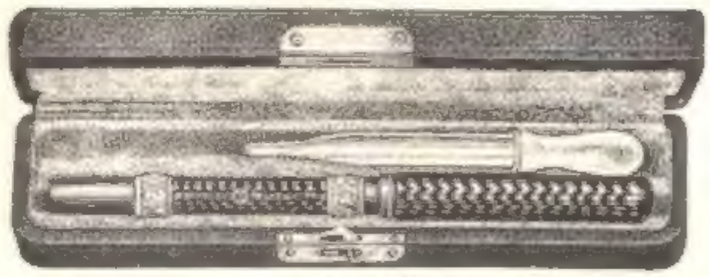

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# A CHRISTMAS MORNING SOLILOQUY.

TIME . . . . Present.
PLACE . . . Guest-room of residence of Mr. Thomas Williams, with whom Mr. Williams, Sr., is spending the holidays.

Hello! A cake of Ivory Soap? . . . That's good . . . Always thought Tom's wife was a sensible woman . . . Now I know it. (*Pours water in wash-basin and proceeds to make toilet.*) Look at that lather! Isn't it fine?. . . Easy to rinse, too . . . Just dip your hands in the water and off it comes.

Once more, just for luck! . . . Got some in my eye that time. No matter! . . . 'Twon't do any harm,—it's Ivory. (*Rubs face with towel and glances at mirror.*) Pretty good complexion for an old fellow, eh? . . . Wouldn't think I was 62, would you? Eh? . . . Am, though . . . Let me see . . . I've been using Ivory Soap since 1882 . . . Don't feel any older than I did, twenty-four years ago . . . Don't look much older, either . . . Wonderful what an easy conscience—and good soap—will do for one! (*Puts on coat and goes down to breakfast.*)

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# Directors That Do Not Direct

## By Former President Grover Cleveland

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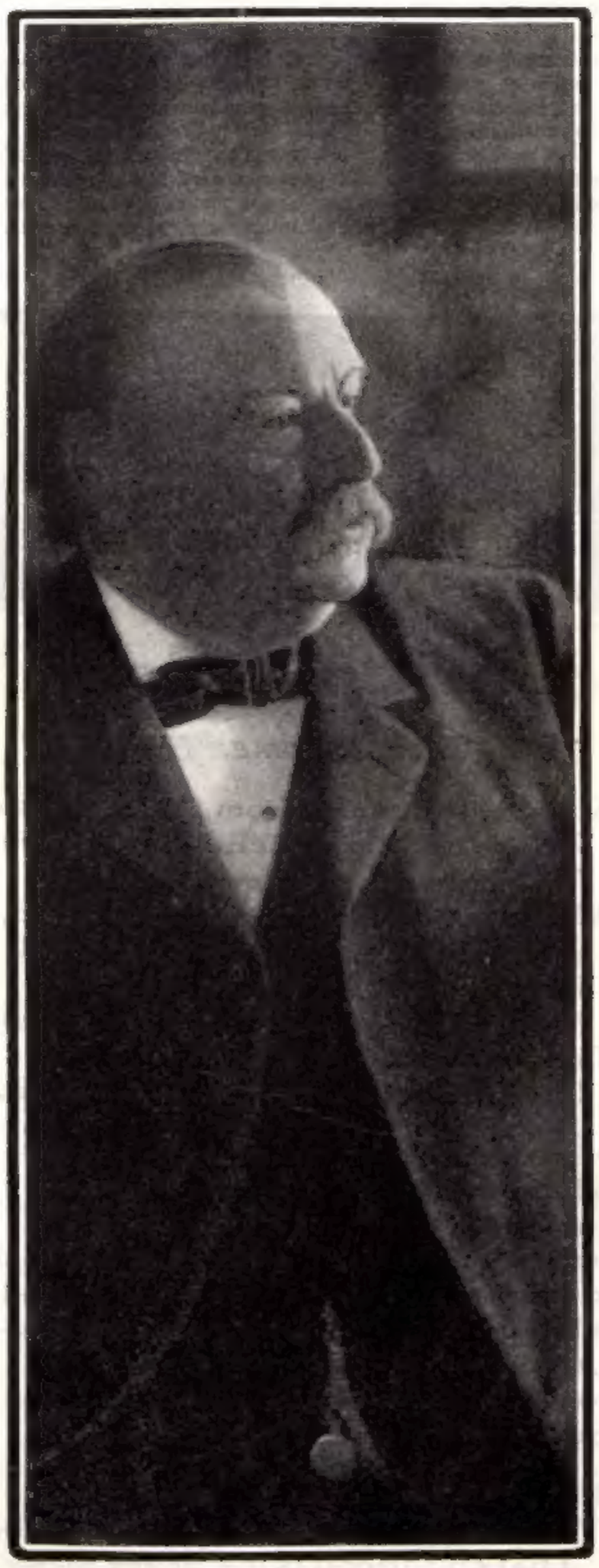

WE HAVE fallen upon a time when a feeling of unrest and apprehension prevails to such an extent among our people as to affect every department of our life and every public or private interest. That the American people should become so generally and thoroughly disquieted becomes more impressive and significant when we take into account our national trait of stubborn optimism, which usually repels as unpatriotic every suggestion of possible mischance, and loudly proclaims that nothing amiss can overtake us.

In view of this optimistic disposition it becomes important and interesting to inquire what conditions and incidents have been exceptional enough and startling enough to disturb the placid and easy-going composure of our countrymen.

To those whose sight is cleared from the dimness of drowsy indifference and the mist of overweening complacency these conditions and incidents become plainly obvious. They see the field of our politics, which should be the arena of sincere and patriotic statesmanship, prostituted to the base and corrupting machinations of dishonest, self-seeking charlatans and demagogues. They see sworn servants of the people trampling under foot the most sacred obligations, and making public office the opportunity for their personal enrichment. They see the wholesome balances of diverse interests, and the spirit of interdependence that should pervade our nationality, assailed and discredited by the wickedly ambitious, who stir up class hatred and malice in aid of their shameful schemes. They see in the closer range of private life the fever of speculation and the delirium of illegitimate and unearned gain, driving from the seat of thought and reason the saving virtue of unselfish patriotism and the sober sense of obligation to good citizenship.

These are some of the general conditions that have aroused the apprehension of our people. I shall not attempt to complete the list. The treatment of my topic, however, calls for the mention of some additional conditions and incidents which, because they touch us as individuals more nearly than others, and because they are often seen within the narrow limits of personal acquaintance, come upon us with a peculiar shock. I refer to the astounding frequency with which officers and employees in banks and similar quasi-public concerns, lured by the false light of quick accumulation, wreck upon the rocks of embezzlement and defalcation the reputations they have built upon long years of honest service, and repay with robbery and distress the confidence they have invited.

A Commissioner of Banking in one of the most financially important of our States, at a convention of the American Bankers' Association recently held, estimated, upon apparently the most substantial grounds, that a new case of banking embezzlement is discovered within the United States every day in the year. Let us bear in mind that this estimate included only regularly-constituted banks, without taking account of the numerous other organizations and business enterprises intrusted with the funds and interests of millions of confiding people.

To whatever extent this stealing and embezzlement by officers and employees may be chargeable to a certain contagion in the atmosphere, arising from sinister conditions and noxious influences, it is entirely certain that they are intimately and lamentably related to the neglect, if not to the affirmatively bad behavior, of those who, by accepting the positions of trustees and directors, have assumed the control and management of financial and protective institutions, and have thus tacitly, at least, promised scrupulous care and watchfulness of the interests confided to their keeping.

Evidence is abundantly forthcoming that a vast proportion of the defalcations, and embezzlements in places of trust, which constantly startle the community, are due to the failure of trustees and directors to discharge the duty of careful and efficient supervision over officers and employees subject to their control and direction. Indeed, in the very nature of things, a presumption in support of this statement might be tolerated without great injustice. Numerous investigations have, however, supplied facts and circumstances which make reliance upon such a presumption unnecessary. Those most thoroughly conversant with the subject furnish evidence of conclusive import. The Comptroller of the Currency, an officer of the General Government, whose duty it is to supervise and examine the condition of national banks, has lately publicly declared that the remissness of trustees and directors is principally responsible for the wreckage of banks and the criminal appropriation of their funds and assets. A prominent trust company official very recently gave cumulative testimony of similar purport when he declared, in a public address:

> With the insurance investigations as a background, and with the knowledge of the circumstances surrounding the failures at Chicago and Philadelphia, there has come an awakening of public sentiment which demands in no uncertain terms a keener appreciation of responsibility by those having in their care the affairs of our financial institutions.

It is not amiss here to advert to the fact that larceny and embezzlement by trusted officers and employees have become so generally recognized as risks of business, that companies have been formed for the express purpose of insuring against loss incurred through this sort of criminal mischance. The very existence of these organizations and the extent to which they are patronized are not only evidence of a condition, but are otherwise suggestive. Can we say, in view of our observation and our knowledge of facts and conditions, that this scheme of indemnification tends to make the officer or employee insured against any more honest, or the trustees and directors of the indemnified organization any more vigilant and attentive to duty? On the contrary, is there not reason to suppose that the officer or employee who has furnished a guaranty against loss through his wrongdoing has somewhat weakened his moral restraints, and so nearly placed the question of his honesty upon a business basis that temptation easily gains a hearing? And so far as trustees and directors are concerned, does not the fact that the institution they control is safely secured against losses through the dishonesty of subordinates reconcile them to an easy, perfunctory supervision, and a relaxation of the vigilance and alertness which is their bounden duty? Their obligations are not met nor their duty discharged when money and assets of which their companies have been despoiled are recovered or made good. The key of prevention has been put in their hands; and they cannot shift or evade responsibility if the door of opportunity is negligently left unlocked until after the perpetration of the theft.

There is another phase of the subject which ought not to be considered too unsubstantial for notice. It has reference to the reflex effect upon directors and trustees themselves of a laxity of supervision and a failure to exact faithful service from those under their control. It is not necessarily a long step from the omission of the duty of watchfulness and strict supervision of subordinates to such a loose conception on the part of directors of their own individual obligations as paves the way to an undutiful manipulation for their personal benefit of the financial interests intrusted to them for safe keeping. Both of these conditions arise from the same disposition, and, for both, directors that do not direct are very largely responsible. These are not fanciful notions. The connection between negligently permitting wrongful conduct by others, and personal malfeasance on the part of those who should have restrained it, has been painfully disclosed in a recent exposure of the reckless management of several prominent life-insurance companies. Certainly no one can better know the causes responsible for such recklessness than the able and fearless man who conducted the investigation which brought it to light. His universally conceded sincerity and his preëminent qualification as a

witness give the weight of conclusiveness to the following words addressed by him to his fellow-citizens in the State of New York:

What is the vice of American life? What is the vice in the management of great corporations? What is the vice in the conduct of those great enterprises which directly affect our public interests? It is the vice of selfishness. It is the vice of setting up self-interest as against service. It is the vice of seeing how much we can get and keep, instead of seeing how much benefit can be bestowed.

The great significance of this testimony consists in the fact that it was given by one fresh from an investigation which laid bare the close relationship between neglect of vigilant supervision by directors and the affirmative personal misuse by them of trust funds. It is hardly possible that these words were spoken without having this relationship in mind.

Of course, what we need in financial and business circles is inherent fidelity and honesty from top to bottom—no more in detail of operation than in control and general management—not fidelity and honesty enforced by punitive laws and fear of detection, but firmly built upon moral principle, and so much a part of character that wrong-doing must always remain a monster of such frightful mien as to be instinctively hated, and never through any suggestion or familiarity to be endured—much less embraced. This would be an ideal situation.

A vast multitude of men thus impregnably endowed are found in places of trust; and we all believe that a very large majority of our people are honest and intend to remain so. But we cannot close our eyes to the facts that a frenzied chase for sudden riches has in an unusual manner and to an unusual degree contaminated our business atmosphere, and that human nature even in its best estate is weak at all times. We will not lose faith in the general soundness and safety of American financial management. But lapses too frequently occur; and these should be guarded against by every possible means.

When depositors are grievously hurt by the loss of their savings in the wreckage of a bank which has been looted by long-continued pilfering, they are entitled to a better explanation than the assurance by directors that the thief had for years been an employee or officer of the bank, and for all that time was supposed to be honest. When directors who do not direct are confronted with disasters of dishonesty that have overtaken institutions they control, and are charged with a lack of vigilant superintendence of subordinates, their favorite excuse is that "some one must be trusted." Those who have suffered state their case unanswerably when they meet this excuse with the reply: "Yes! But we have trusted you."

It is not altogether pleasant for directors to set a watch over those who have done nothing to cause suspicion; and they are reluctant to manifest distrust when all seems to be well. It is much more comfortable to assume honesty than to look for dishonesty. It is a gratification to indulge a generous consideration for the susceptibilities of those subject to our supervision and to avoid offending and mortifying them by open and searching scrutiny. But a surrender to amiable inclinations and impulses by those responsible for the control of fiduciary affairs is very often the beginning of troubles. Those who assume directorial duty should at the outset appreciate the fact that it exacts the performance of stern, manful and brave service, not in any way allied with inactive ease or careless comfort and gratification. And if supersensitive officers and employees are restless and resentful under wholesome scrutiny of their work, it should be a warning against its relaxation.

The fact that American financial and trust institutions in the aggregate carefully guard their solvency and are scrupulously vigilant in their management, only adds strength to the belief that fewer of them should fall by the wayside. And, inasmuch as there can be no doubt that the number of these failures would be greatly reduced and a higher and more universally recognized standard of fiduciary obligation be established by the elimination of directors who do not direct, this last should be looked upon as a reform of pressing and immediate necessity.

It is not altogether easy to explain the origin and prevalence of non-directing directors. No single reason satisfactorily meets the inquiry. It is quite reasonable to suppose that the desire of promoters of financial enterprises to secure confidence and patronage by the exploitation of prominent names as directors, without expectation of service, has something to do with the situation. It may seem to some of us that a counterpart and aid to this purpose is found in the self-complacent gratification afforded to the recipient by such a gift of nominal directorship in an enterprise which promises to add distinction and notoriety to his name. This suggests a human weakness, petty at best, but which becomes decidedly mischievous when it leads to a jaunty and inconsiderate acceptance of a position involving grave responsibilities.

Let us dismiss with as few words as possible the dreadful suspicion that directorships are sometimes sought and gained not with any purpose on the part of the incumbents of guarding the rights and interests of those especially entitled to their care, but with the deliberate design of betrayal, and with intent to manipulate for their personal advantage and enrichment the funds and assets within their reach.

Of course, directors actuated by such motives do not direct except in furtherance of malfeasance, and are no better than sneak-thieves who have slyly found their way to opportunity.

I believe that a prolific parent of non-directing directors is discoverable in a sort of interchange of business standing and influence among those prominently interested in financial undertakings. It seems to be based upon an affinity in business endeavor and an implied stipulation of reciprocity. It amounts to something like a mutual exchange of business importance for directorship purposes; and its operation results in the decoration of directorates with the names of those probably unobjectionable in character, standing and ability, but already so burdened with other business and affairs as to preclude the possibility, or even expectation, of devoting time and attention to new responsibilities.

Though astounding abuses connected with insurance management were made public through the investigation which has been already referred to, there was, at the time those abuses were permitted, a directorship condition existing in at least one of the companies investigated, not so well known, which appears to bear upon this particular feature of our subject. A majority of the directors of this company were severally qualified as stockholders and directors by a colorable holding of five shares of the stock of the company, placed in their hands by its president and subject at any time to his recall or such other disposition as he should request. Nearly all of these directors were men of such wealth and were so distinguished and prominent in business and financial operations that their names were familiar throughout the United States, and some of them throughout the world. All of them were connected with the control and management of other large companies, numbering in some cases twenty or more. Their honorable business reputations repelled any suspicion of deliberate wrong-doing or willful neglect of obligations. They were simply non-directing directors holding their places at the request of the president of the company, and doing what a vicious custom dictates in such cases—precisely nothing except to drift with the current. Thus it came about that, before their eyes and within their reach, peculation and breach of trust flourished, scandals grew, the beneficent designs of the company, pending its thorough reformation, were discredited, and its policy-holders were distressed with fear and gloomy forebodings.

The entire case may be summed up in these concluding words:

There is need of better and safer service among directors of institutions which hold the money and interests of the people in trust. To this end, their selection should be made to depend more on willingness and possibility to meet directorial obligations. Strict and effective laws should restrain and punish all conduct in contravention of the most exacting rules of trusteeship as applied to them. And above all things, directors should be made to understand, through the promptings of awakened honor as well as through the admonitions of law, that they have assumed serious duties which can be discharged with fidelity only by honest work and vigilant care, stimulated by such manful integrity as is not only untouched by disloyal taint, but constitutes an impregnable defense against the temptations of selfishness.

# Christmas Song

*By Thomas Lomax Hunter*

All joys, I thought, from Christmas fled
  When good Saint Nicholas drove away
  Forever in his reindeer sleigh;
When last, from my low trundle-bed,
I watched the gray east growing red,
  With heart of feverish eagerness,
  And in the dim light strove to guess
If it were wagon, boat or sled
  The good saint gave my life to bless.

Rich with the fancy of a child,
  So little things were such a prize;
  A splendid treasure, in my eyes,
Seemed all those toys and sweetmeats piled;
And then, if Fortune frowned or smiled,
  Quick came the laughter or the tears—
  But this was in the yester-years
When joy was easily beguiled,
  Nor life had been of cares or fears.

I know now that they think amiss
  Who hold that childish days are best,
  That childhood is the better blest,
And quaffs a purer cup of bliss;
For love has come to teach me this:
  That we can never set the sum
  Of sweetness in a sugar-plum
Against the rapture of a kiss—
  I know this now, for love has come.

# THE SLIM PRINCESS

## By GEORGE ADE

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Popova Became Merely a Sort of Modified Chaperon

*VII*

ON THE evening which followed his day of calamity the Governor-General sat in his so-called library (although in Morovenia men read but little) and conferred with the wise Popova.

"How did he escape?" asked Count Malagaski again and again, shaking his head. "The police have searched every corner of the town, and can find no one answering the description."

"Have you questioned Kalora again?"

"Yes, and she now remembers that he had a very heavy scar over his right eye. Her description and these few scraps of paper torn from the book he was carrying are really the only satisfactory clews we have discovered."

The Governor-General held up several tatters of the ten-cent magazine.

"It is in English; I read it badly."

He gave the torn pages to the old tutor, and Popova, picking up the first, read as follows:

What is the great danger that threatens the American woman? It is *obesity*. It is well known that ninety-nine per cent. of all the women in the United States are striving to reduce their weight. For all such we have a message of hope. Write to Madam Kardo and she ——

"The remainder is torn away," said Popova.

The Governor-General had been leaning forward, listening eagerly. "Do you mean to say that there is a country in which all the women are fat?" he asked.

"It would seem so," replied Popova. "Let us read further." He picked up another of the torn pages and read aloud:

To the Oatena Company of Pine Creek, Michigan:
When I began using your wonderful health-food I was a mere skeleton. I have been living on it for three months and I have gained a pound a day. Permit me to express the conviction that you are real benefactors to the human race.
Gratefully yours,
OSCAR TILBURY,
Oakdale, Arkansas.

"Stop!" exclaimed the Governor-General, striking the table. "Is it possible that somewhere in this world there is a food which will add a pound a day?"

"The testimonial seems genuine," replied Popova. "It has been sworn to before a notary."

"What country is this?"

"America, the land of milk and honey."

"Both very fattening," commented the Governor-General. "Popova, I have an inspiration. You well know that my situation here is most desperate. I must find husbands for these two daughters, but I dare not hope that any one will come for Kalora until the disgraceful affair of to-day has been forgotten and I can absolutely demonstrate that she has developed into a beautiful young woman. It is better for all concerned that she should leave Morovenia until the present scandal blows over. Now, why not America? It is a remote, half-savage country, and she will be far from the temptations which would beset her at any fashionable capital in Europe. We read in this magazine that all of the women in America are fat. She will come back to us in a little while as plump as a partridge. From the sworn testimonial it would appear that she can obtain in America a marvelous food which will cause her to gain a pound a day. She now weighs one hundred and eighteen pounds. If she remained there a year she would weigh, let me see—one hundred and eighteen plus three hundred and sixty-five—Oh, that doesn't seem possible! That is too good to be true! But even six months, or only three months, would be sufficient. She *must* be sent away for a while, in the care of some one who will guard her carefully. Read up on America to-night, and let me know all about it in the morning."

Next day Popova, having consulted all the British authorities at hand, reported that the United States of America covered a large, but undeveloped, area, that the population was so intent upon accumulating wealth that it gave little heed to pleasures or intellectual relaxation, and that the country as a whole was unworthy of consideration except as the abode of a swollen material prosperity.

"Just the place for her," exclaimed the Governor-General. "No pleasures to distract her, an atmosphere of plodding commercialism, an abundance of health-giving nourishment! Perhaps the mere change of climate will have the desired effect. We will make the experiment. She is doomed if she remains here, and America seems to be our only hope. I suppose our beloved Monarch sends a minister to that country. If so, communicate with the Secretary of Legation to secure secluded apartments for her and a suite. You shall accompany her."

"I?" exclaimed Popova, unable to conceal his joy.

"Yes; she must be under careful restraint all of the time. What is the capital of the United States?"

"Washington. It is a sleepy and well-behaved town. I have looked it up."

"Good! You shall take her to Washington. If one of the many civil wars should break out, or there should be an uprising of the red men, she can hurry to the protection of the Turkish Embassy. Let us make immediate preparations—and remember, Popova, that my whole future happiness as a father depends upon the success of this expedition."

When Kalora was gravely informed by her father that she and the tutor and a half-dozen female attendants were to be bundled up and sent away to America, and that she was to do penance, take a dieting treatment, and come back in due time to try and atone for her unfortunate past, did she weep and beg to be allowed to remain at her own dear home? No, she listened in apparently meek and rather mournful submission, and, after her father went away, she turned handsprings across the room.

Her utmost dream of happiness had been realized. She was to go to the land of the red-headed stranger where she would be admired and courted, and where, in time, she might aspire to the ultimate honor of having her picture in a ten-cent magazine.

*VIII*

THE Secretary of Legation at Washington was surprised to receive a letter from the Governor-General of Morovenia requesting him to find apartments for the Princess Kalora and a small retinue. The letter explained that the Governor-General's daughter had been given a long sea-voyage and assigned to a period of residence within the quiet boundaries of Washington in the hope that her health might be improved.

The Secretary looked up the list of hotels and boarding-houses. He did not deem it advisable to send a convalescent to one of the large and busy hotels; neither did he think it proper to reserve rooms for her at an ordinary boarding-house, where she would sit at the same table with department-employees and Congressmen. So he compromised on a very exclusive hotel patronized by legislators who had money of their own, by many of the titled attachés of the Embassies, and by families that came during the season with the hope of edging their way into official society. He explained to the manager of the hotel that the Princess Kalora was an invalid, would require secluded apartments, and probably would not care to meet any of the other persons living at the hotel.

Within a week after the rooms had been reserved the invalid drove up to the Legation to thank the Secretary for his kindness. Now, the Secretary had lived in modern capitals for many years, was trained in diplomacy, and had schooled himself never to appear surprised. But the Princess Kalora fairly bowled him over. He had pictured her as a wan and waxen creature, who would be carried to the hotel in a closed carriage or ambulance, there to recline by the windowside and look out at the rustling leaves. He had decided, after hours of deliberation, that the etiquette of the situation would be for some member of the Legation to call upon her about once a week and take flowers to her.

And here was the invalid, bounding out of a coupé, tripping up the front steps and bursting in upon him like an untamed creature from the prairies of Nebraska. She wore a tailor-made suit of dark material, a sailor hat, tanned gloves with big welts on the back and stout, low-heeled Oxfords. This was the young woman who had come five thousand miles to improve her health! This was the orthodox child of the Orient, where woman is a hothouse flower. This was the timid young recluse to whom the soft-spoken diplomats were to carry a few roses about once a week.

Kalora was rollicking in her first term of undisputed authority. The ancient tutor was in nominal charge of the party, but as soon as the trans-continental train rolled away from Morovenia, and long before it had arrived at Budapest, the Princess was giving orders and he was obeying them. She discarded her veil at the frontier. She stopped over two days in Vienna, thereby violating all instructions, and went shopping for the kind of clothes that Mrs. Plumston had worn. She stopped again in Paris—more shopping. She had lingered in New York—more shopping.

By the time she arrived at Washington and came breezing in to call upon the dignified young Secretary, the transformation was complete. She might not have been strictly according to mode, but she was learning rapidly, and willing to learn more rapidly.

Why had she called upon the Secretary? First, to thank him for having engaged the rooms; second, to invite him to take her out to a country-club and teach her the game of golf. She had heard people at the hotel talking about golf. The game had been strongly commended to her by a Congressman's daughter, with whom she had ascended to the top of Washington Monument.

When the Secretary, having recovered his breath, asked if she felt strong enough to attempt such a vigorous game, she was moved to silvery laughter. She told what she had accomplished during three short days in Washington. She had attended two matinées with Popova, had gone motoring into the Virginia hills, had inspected all the public buildings and studied every shop-window in Pennsylvania Avenue. The Secretary knew that all this outdoor freedom was not usually accorded a young woman of his native domain, and yet he felt that he had no authority to restrain her or correct her. She was a princess, and he was relatively a subordinate, and, when she requested him to take her to the country-club, he gave an embarrassed consent, and then ran to the window to watch her as she nimbly jumped into the coupé and was driven away.

That evening he made a most astonishing report to his intimates of the corps and asked:

"What shall I do?"

"Do you feel competent to take charge of her and regulate her conduct?" asked one of the veterans.

"I do not."

"Have you instructions to watch her and make sure that she observes the etiquette and keeps within the restrictions of her own country while she is visiting in Washington?"

"Nothing of the sort."

"From your first interview with her, do you believe it advisable for any of us to attempt to interfere with her plans?"

"Decidedly not."

"Then take her to the country-club and teach her the game of golf, and remember the old saying at home, that no man was ever given praise for attempting to govern another man's family."

So it was settled that the Legation would not attempt any supervision of Kalora's daily program. And it was a very wise decision, for the daily program was complicated and the Legation would have been kept exceedingly busy.

Popova became merely a sort of footman, or modified chaperon. He knew that he had no real authority and seldom attempted even the most timid suggestions as to her conduct. Once or twice he mentioned health-food and dieting, and was pooh-poohed into a corner. As for the women attendants, who had been sent along that they might be the companions of the Princess during the long hours of loneliness and seclusion, they were trained to act as hair-dressers and French maids and repairing seamstresses!

Kalora had money and a title, and she was beautiful. Could she well escape the gayeties of Washington? Be assured that she made no effort to escape them. She followed the busy routine of dinners and balls, receptions and afternoon teas, her childish enthusiasm never lagging. She could play at golf and she seemed to know horseback-riding the first time she tried it, and after the first two weeks she ran her own motor-car.

The letters that went back to Morovenia were fairly dripping with superlatives and happy adjectives. She was delighted with Washington; she was in excellent health; the members of the Legation were very thoughtful in their attentions; the autumn weather was all that could be desired; her apartments at the hotel were charming. In fact, her whole life was rose-colored, but never a word of real news for her anxious father and sister—nothing about gaining a pound a day. The Governor-General hoped from the encouraging tone of the letters that she was quietly housed, out in the borders of some primeval forest, gradually enlarging into the fullness of perfect womanhood.

About three months after her departure, in order to reassure himself regarding the progress in her case, he wrote a letter to the Minister at Washington. He told the Minister that his child was disposed to be unruly and that Popova had become careless and somewhat indefinite in his reports—and would he (the Minister) please write and let an anxious parent know the actual weight of Princess Kalora?

The Minister resented this manner of request. He did not feel that it was within the duties of a high official to go out and weigh young women, so he replied briefly that he had no way of ascertaining the exact weight of an acrobatic young woman who never stood still long enough to be weighed, but he could assure the father that she was somewhat slimmer and more petite than when she arrived in Washington a few weeks before.

This letter slowly traveled back to Morovenia, and on the very day of its delivery to Count Selim Malagaski, who read it aloud and then went into a frothing paroxysm of rage, the Princess Kalora in Washington figured in a most joyful episode.

A Western millionaire, who had bought a large cubical palace on one of the radiating avenues, was giving a dancing-party, to which the entire blue book had been invited. Kalora went, trailed by the long-suffering Popova. She wore her most fetching Parisian gown, and decked herself out with the quaint Oriental gems, which were the envy of all the other young women in town, and she put in a very busy night, for she danced with army officers, and lieutenants of the navy, and one Senator, and goodness knows how many half-grown diplomats.

At two o'clock in the morning she was in the supper-room: a fairly late hour for a young woman supposed to be leading a quiet life. The food set before her would not have been prescribed for a tender young creature who was dieting. She was supping riotously on stuffed olives. Her companion was a young gentleman from the army. They sat beneath a huge palm. The tables were crowded rather closely together.

She chanced to look across at the little table to her right, and she saw a young man—a young man with light hair almost ripe enough to be auburn. With a smothered "Oh!" she dropped the olive poised between her fingers, and, as she did so, he looked across and saw her, and exclaimed:

"Well, I'll be ——!"

He came over, almost upsetting two tables as he came. She held out her hand to him, and the young gentleman from the army went into total eclipse.

They sat and talked for an hour—sat and talked and laughed and pieced out between them the wonderful details of that very lively day in Morovenia. He was in Washington to head off a legislative effort to cripple a most innocent and altogether deserving industry of the State of Pennsylvania.

Next morning he must hurry to New York to confer with the directors. He would return to Washington in three days. He would come to her hotel. They would go in the motor-car and they would take in the theatres. She must meet his mother. His mother would take her to New York, and there would be the opera, and this, and that, and so on, for he was going to show her all the attractions of the Western Hemisphere.

Almost Upsetting Two Tables as He Came

The night was thinning into the grayness of dawn when he took her out to the waiting carriage. She put her hand through the window and he held it for a long time while they went over all their delicious plans a second time. Even Popova realized that something was happening.

Then she and the drooping old tutor rode back to the hotel where a most enormous surprise was waiting for them. It was a cable from Morovenia—long, decisive, definite, composed with an utter disregard of heavy tolls. It directed Popova to bring the shameless daughter back to Morovenia immediately—not a moment's delay under pain of the most horrible penalties that could be imagined. They were to take the first steamer. They were to come home with all speed. Surely there was no mistaking the fierce intent of the message.

Popova went into a condition of moral collapse and Kalora went into a fit of weeping. Both of them feared to return and yet, at such a crisis, they knew that they dared not disobey.

The whole morning was given over to hurried packing-up. An afternoon train carried them to New York. A steamer was to sail early next day, and they went aboard that very night.

Kalora had left a brief message at her hotel in Washington. It was addressed to Mr. Alexander H. Pike, and simply said that something dreadful had happened, and she had been called home, and she was going back to a prison the doors of which would never swing open for her, and she must say good-by to him forever.

She tried to communicate with him before sailing away from New York. Messenger-boys, bribed with generous cab-fares, were sent to all the large hotels, but they could not find the right Mr. Pike. The real Mr. Pike was living at a club.

She leaned over the railing and watched the gangplank until the very moment of sailing, hoping that he might appear. But he did not come, and she went to her state-room and tried to forget him, and to think of something else other than the reception awaiting her back in the dismal region known as Morovenia.

*IX*

THE Governor-General waited in the main reception-room for the truant expedition. He was hoping against hope. Orders had been given that Popova, Kalora and the whole disobedient crew should be brought before him as soon as they arrived. His wrath had not cooled, but somehow his confidence in himself seemed slowly to evaporate as it came time for him to administer the scolding—the scolding which he had rehearsed over and over in his mind.

He heard the rolling wheels grit on the drive outside, and then there was murmuring conversation in the hallway, and then Kalora entered. His most dreadful suspicions were ten times confirmed. She wore no veil and no flowing gown. She was tightly encased in a gray cloth suit, and there was no mistaking the presence of a corset underneath. On her head was a kind of an Alpine hat with a defiant feather standing upright at one side. Before her father had time to study the details of this barbaric costume, he sat staring at her as she was silhouetted for an instant between him and the open window.

Merciful Mahomet! She was as lean and supple as an Austrian racehorse!

He could say nothing. She ran over and gave him a smack on the forehead and then said cheerily:

"Well, popsy, here I am! What do you think of me?"

While Count Selim Malagaski was holding to his chair and trying to sort out from the limited vocabulary of Morovenia the words that could express his seething emotions, he saw Popova standing shamefaced in the doorway. Was it really Popova? The tutor wore a traveling-suit with large British checks, a blue four-in-hand, and, instead of a fez, a rakish cap with a peak in front. As he edged into the room the young women attendants filed timidly behind him. Horror upon horrors! They were in shirtwaists, with skirts that came tightly about the hips, and every one of them wore a chip hat, and not one of them was veiled!

The Governor-General tried to steady himself in order to meet this unprecedented crisis.

"So this is how you have managed my affairs?" he said to the trembling Popova. "What is the meaning of this shocking exhibition?"

"Don't blame him, father," spoke up Kalora. "I am responsible for whatever has happened. We have seen something of the world. We have learned that Morovenia is about two hundred years behind the times. They knew that you would not approve, but I have compelled them to have the courage of their convictions. You can see for yourself that we no longer belong here. There is but one thing for you to do, and that is to send us away again."

"No!" exclaimed her father, banging his fist on the table, and then coming to his feet. "You shall remain here—all of you—and be punished! You have ruined your own prospects; you have condemned your poor sister to a life of single misery, and you have made your father the laughing-stock of all Morovenia! If I cannot reform you and make you a dutiful child, at least I can make an example of you!"

"Stop!" she said, very sharply. "Let us not have an unfortunate scene in the presence of the servants. If you have anything to say to me, send them away, and remember also, father, I have certain rights which even you must respect. Also, I have a great surprise for you. I am beautiful. Hundreds of young men have told me so. Under no circumstances would I permit myself to become large and gross and bulky. You are disheartened because no young man in Morovenia wishes to marry me. Bless you, there isn't a young man in this country worth marrying!"

"Young woman, you have taxed my patience far beyond the limit," said her father, speaking low in an effort to control his wrath. "Hereafter you shall never go beyond the walls of this palace! You shall be a waiting-maid for your sister! The servants shall be instructed to treat you as a menial—one of their own class! These shameless women are dismissed from my service! As for you"—turning upon the old tutor—"you shall go to prison until I can devise some punishment severe enough to fit your case!"

That night Kalora slept on a hard and narrow cot in a bare apartment adjoining her sister's gorgeous boudoir—quite a change from the suite overlooking the avenue.

The shirtwaist brigade had been sent into banishment, and Popova was sitting on a wooden stool in a dungeon, thinking of the dinners he had eaten at Old Point Comfort and wondering if he had not overplayed himself in the effort to be revenged upon the Governor-General.

X

ONE month later Popova was still in prison, and had demonstrated that even after one has lunched for several months at the Shoreham, the New Willard and the Raleigh, he may subsist on such simple fare as bread and water.

Kalora was still in disgrace. She was nominally a servant; but Jeneka and the others dared not attempt an overbearing attitude toward her, for they feared her sharp tongue. She was still defiant, and her burning anger had taken possibly a few pounds from her weight, so that if ever a man faced a situation of unbroken gloom, that man was the poor old Governor-General.

One day an attendant brought him a note.

"The man is at the gate," said the attendant. "He started to come in. We tried to keep him out. He pushed three of the soldiers out of the way, but we finally held him back, so he sends this note."

A few lines had been written in pencil on the reverse side of a typewritten business letter. The Governor-General could speak English, but he read it rather badly, so he sent for his secretary, who told him that the note ran as follows:

You don't know me and there is no need to give my name. Must see you on important matter of business. Something in regard to your daughter.

"Great Heavens, another one!" said the Governor-General. "There are one thousand young men ready and willing to marry Jeneka and not one in all the world wants Kalora. Send him away!"

"I am afraid he won't go," suggested the attendant. "He is a very positive character."

"Then send him in to me. I will dispose of his case in short order."

A few moments later Count Selim Malagaski found himself sitting face to face with a ruddy young man in a blue suit—a square-shouldered, smiling young gentleman, with hair of subdued auburn.

"I take it that you're a busy man and I'll come to the point," said the young man, pulling up his chair. "I try to be business from the word 'go,' even in matters of this kind. You have a daughter."

"I have two daughters," replied the Governor-General sadly.

"You have only one that interests me. I have been around a good deal, but she is about the finest-looking girl I ——"

"Before you say any more let me explain to you," said the Governor-General, very courteously. "Perhaps you are not entitled to this information, but you seem to be a gentleman and a person of some importance, and you have done me the honor to admire my daughter, and, therefore, it is well that you should know all the facts in the case. I have two daughters. One is exceedingly beautiful and her hand has been sought in marriage by young men of the very first families of Morovenia, notably Count Luis Muldova, who owns a vast estate near the Roumanian frontier. I have another daughter who is decidedly unattractive, so much so that she has never had an offer of marriage. I am telling you all this, because it is known to all Morovenia, and even you, a stranger, would have learned it very soon. Under the law here, a younger sister may not marry until the elder sister has married. My unattractive daughter is the eldef of the two. Do you see the point? Do you understand, when you come talking of a marriage with my beautiful daughter, that not only are you competing with all of the wealthy and titled young men of this country, but you are also condemned to sit down and patiently wait until the elder sister has married, which means, my dear sir, that probably you will wait forever. Therefore I think I may safely wish you good-day."

Went into a Frothing Paroxysm of Rage

"Hold on, here," said the visitor, who had been listening intently, with his eyes half-closed, and nodding his head quickly as he caught the points of the unusual situation. "If I can fix it up with you and daughter—and I don't think I'll have any trouble with daughter—what's the matter with me rustling around and finding a good man for sister? There is no reason why any young woman with a title should go into the discard these days. At least we can make a try. I have tackled propositions that looked a good deal tougher than this."

"Do you think it possible that you could find a desirable husband for a young woman who has no physical charms and who, on two or three occasions, has scandalized our entire court?"

"I don't say I can, but I'm willing to take a whirl at it."

"My dear sir, before we go any further, tell me something about yourself. You are an Englishman, I presume?"

"Great Scott! You're the first one that ever called me that. I have been called a good many things, but never an Englishman. I'll have to begin wearing a flag in my hat. I'm an American."

"American!" gasped the Governor-General. "I am very sorry to hear it. I have every reason for regarding you and your native country as my natural enemies."

"You're dead wrong. America is all right. America sizes up pretty well alongside of this little patch of country."

"I do not blame you for being loyal to your own home, sir, but isn't it rather presumptuous for you, an American, to aspire to the hand of a princess who could marry any one of a dozen young men of wealth and social position?"

"What's the matter with my wealth and social position? I'm willing to stack up my bank-account with any other candidate. I happen to be worth eighteen million dollars."

"Dollars?" repeated the Governor-General, puzzled. "What would that be in piasters?"

"It's a shame to tell you. Only about four hundred million piasters, that's all."

"What!" exclaimed the Governor-General. "Surely you are joking. How could one man be worth four hundred million piasters?"

"Say, if you'll give me a pencil and a pad of paper and about a half day's time, I'll figure out for you what Rockefeller is worth in piasters and then you *would* have a fit. Why, in the land of ready money I'm only a third-rater, but I've got the four hundred million, all right."

"But have you any social position? Any rank? Any title? Over here those things count for a great deal."

"I am Grand Exalted Ruler of the Benevolent and Protective Order of Elks," said the visitor calmly.

"Really!"

"I am a Knight Templar."

"A knight? That is certainly something."

"Do you see this badge with all the jewels in it? That means that I am a Noble of the Mystic Shrine."

"I can see that it is the insignia of a very distinguished order," said the Governor-General, as he touched it admiringly.

"What is more, I am King of the Hoo-Hoos."

"A king?"

"A sure-enough king. Now, don't you worry about my wealth or my title. I've got money to burn and I can travel in any company. The thing for us to do is to get together and find a good husband for the cripple, and fix up this whole marriage deal. But before we go into it I want to meet your daughter and find out exactly how I stand with her."

"That will be unnecessary, and also impossible. Whatever arrangements you make with me may be regarded as final. My daughter will obey my wishes."

"Not for mine! I am not trying to marry any girl that isn't just as keen for me as I am for her. Why, I've seen her only twice. Let me talk it over with her, and if she says 'yes,' then you can look me up in Bradstreet and we'll all know where we stand."

"I am sorry, but it is absolutely contrary to our customs to permit a private interview between an unmarried woman and her suitor."

"Whereas in our country it is the most customary thing in the world! Now, why should we observe the customs of *your* country and disregard the customs of *my* country, which is about forty times as large and eighty times as important as your country? Don't be foolish! I may be the means of pulling you out of a tight hole. You go and send your daughter here to me. Give me ten minutes with her. I'll state my case to her, square from the shoulder, and, if she doesn't give me a lot of encouragement, I'll grab the first train back to Paris. If she gives me any encouragement, then you'll see what can be accomplished by a real live matrimonial agency."

The Governor-General hesitated, but not for long. The confident manner of the stranger had given him the first encouragement he had felt for many weeks and revived in him the long-slumbering hope that possibly there was somewhere in the world a desirable husband for Kalora. He was about to violate an important rule, but there was no reason why any one on the outside should hear about it.

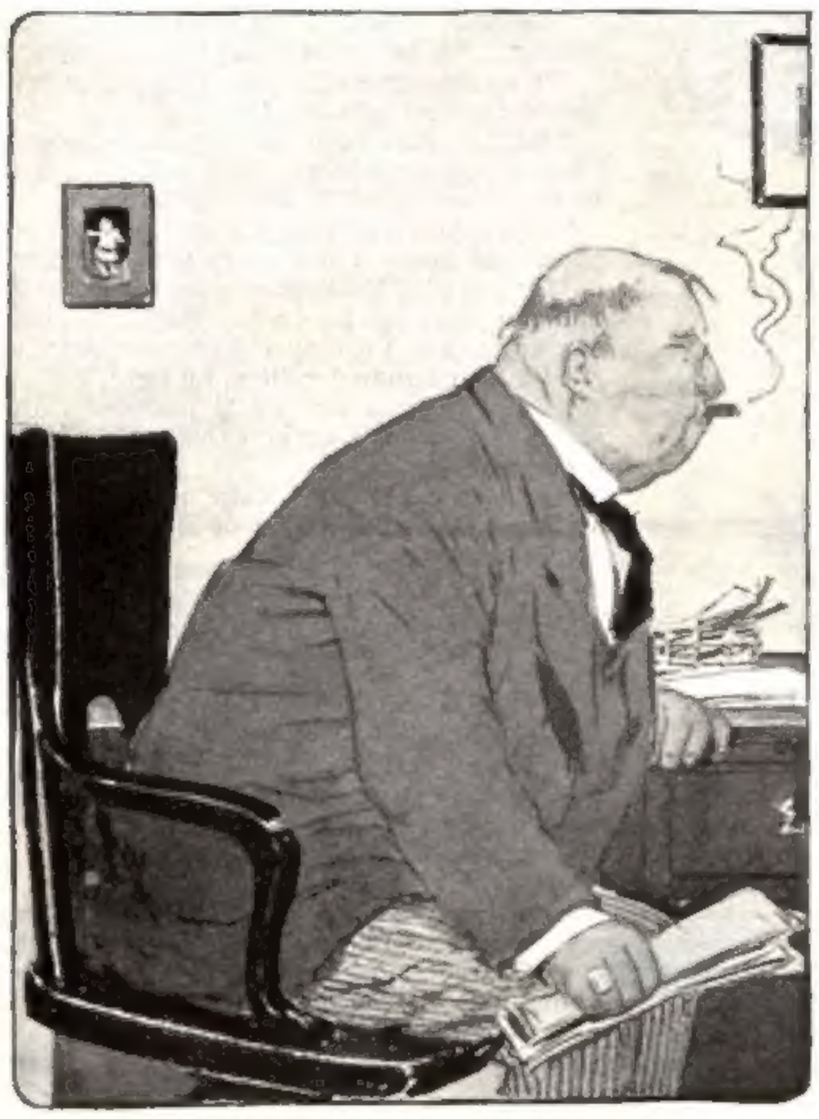
"This is most unusual," he said. "If I comply with your request, I must beg of you not to mention the fact of this interview to any one. Remain here."

He went away, and the young man waited minute after minute, pacing back and forth the length of the room, cutting nervous circles around the big office chairs, wiping his palms with his handkerchief and wondering if he had come on a fool's errand or whether ——

(Continued on Page 25)

"Well, Popsy, Here I Am! What Do You Think of Me?"

# THE THREE HUNDRED



"This is a Busy Age, Mr. Gratz-and-So-Forth"

## How the New Spelling Came to Westcote

## By Ellis Parker Butler

*AUTHOR OF PIGS IS PIGS*

THERE was a certain big sort of masterfulness about the President of the Interurban Express Company that came partly from his natural force of character and partly from the position he occupied as head of the company, and when he said a thing must be done he meant it. In his own limited field he was a bigger man than the President of the United States, for he was not only the chief executive of the Interurban Express Company, but he made its laws as well. He could issue general orders turning the whole operation of the road other end to as easily as a national executive could order the use of, let us say, a simplified form of spelling in a few departments of the Government. He sat in the head office of the company at Franklin and said "Let this be done," and, in every suburban town where the Interurban had offices, that thing was done, under pain of dismissal from the service of the company. Even Flannery, who was born rebellious, would scratch his red hair in the Westcote office and grumble and then follow orders.

Old Simon Gratz came into the President's office one morning and sat himself into a vacant chair with a grunt of disapprobation, the same grunt of disapprobation that had been like saw-filing to the nerves of the President for many years, and the President immediately prepared to contradict him, regardless of what it might be that Simon Gratz disapproved of. It happened to be the simplified spelling. He waved the morning paper at the President, and wanted to know what *he* thought of this outrageous thing of chopping off the tails of good old English words with an official carving-knife, ruining a language that had been fought and bled for at Lexington, and making it look like a dialect story, or a woman with two front teeth out.

It rather strained the President sometimes to think of a sound train of argument against Simon Gratz at a moment's notice. Sometimes he had to abandon the beliefs of a lifetime in order to take the other side of a proposition that Simon Gratz announced unexpectedly, and it was still harder to get up an enthusiasm for one side of a thing of which he had never heard, as he sometimes had to do; but he was ready to meet Simon Gratz on either side of the simplified spelling matter, for he had read about it himself in the morning paper. It had seemed a rather unimportant matter until Simon Gratz mentioned it, but now it immediately became a thing of the most intimate concern.

"What do I think?" he asked. "I think it is the grandest thing—the most sensible thing—the greatest step forward that has been taken for centuries. That is what I think. It is a revolution! That is what I think, Mr. Gratz."

He swung around in his chair and struck his desk with his fist to emphasize his words. Mr. Gratz, whose opinions were the more obnoxious because he was a stockholder of the company, sniffed. The way he had of sniffing was like a red rag to a bull, and he meant it as such. The President accepted it in the spirit in which it was meant. He said: "Bah!"

"I will tell you what it is," said Mr. Gratz, pushing his chin up at the President. "It is the most idiotic ——"

"Don't tell me!" cried Mr. Smalley. "I don't want you to tell me anything! What do you know about the English language, anyhow? 'Gratz!' That is a pretty name for a man who pretends to have a right to say how the English language shall be spelled! Don't I know your history, Mr. Gratz? Don't I know you had your name changed from Gratzensteinburgher? And you pretend to be worried because our President and the most talented men in the country want to drop a few useless letters out of a measly three hundred words! I tell you these changes in spelling should have been made long ago. Long ago. This is a busy age, Mr. Gratz-and-so-forth. This is the business man's age, Mr. Gratz-and-the-rest-of-it. Yes, sir! And you, as a business man, should be proud of this concession made by our most noted scholars to the needs of the business man."

"Look at 'em!" sneered Mr. Gratz, patting the list of three hundred revised words with his finger, and shoving the newspaper under Mr. Smalley's nose. "Poor bob-tailed, one-eyed mongrels! Progress? It is anarchy—impudence —— Look at this—'t-h-r-u!' What kind of a word is that? 'T-h-o!' What kind of a thing is that? What in the world is a 's-i-t-h-e,' I would like to know?"

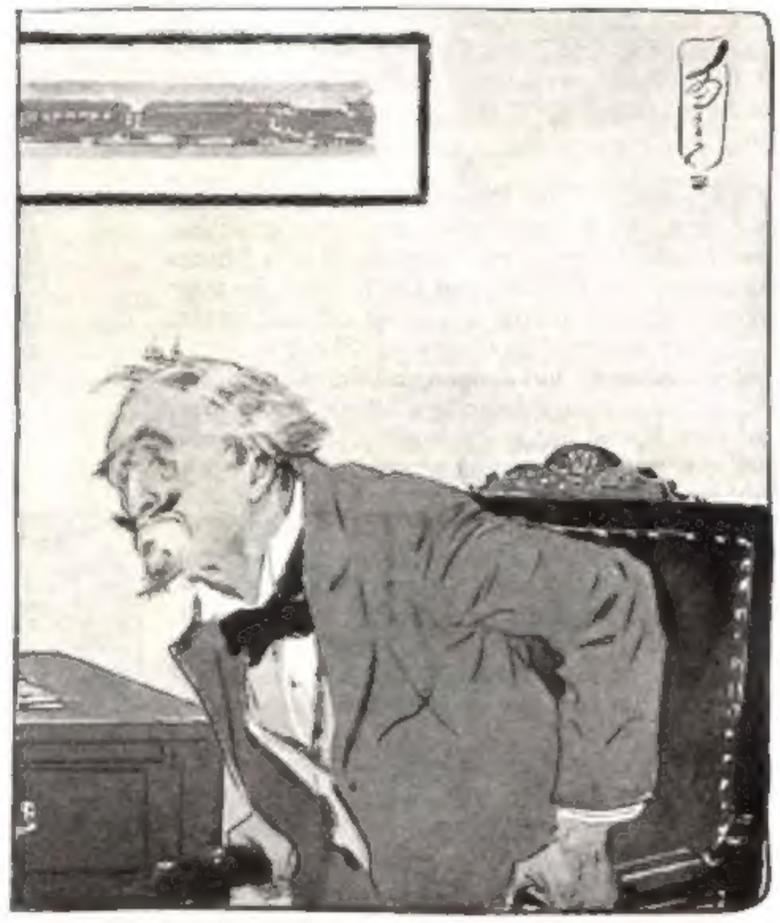
Mr. Smalley had not been sufficiently interested in the matter of new spelling to save his morning paper. He had not even read through the list of three hundred words. But he was interested now. The new spelling had become the thing most dear to his heart, and he pulled the paper from Mr. Gratz' hand and slapped the list of words warmly.

"Progress! Yes, progress! That is the word. And economy!" he cried. "That is the true American spirit! That is what appeals to the man who is not a fossil!" This was a delicate compliment to Mr. Gratz, but Mr. Gratz was so used to receiving compliments when Mr. Smalley was talking to him that he did not blush with pleasure. He merely got red in the face. "Think of the advantage of saving one letter in every word that is written in every business office in America?" continued Mr. Smalley excitedly. "The ink saved by this company alone by dropping those letters will amount to a thousand dollars a year. And in the whole correspondence of the nation it will amount to millions! Millions of dollars, in ink alone, to say nothing of the time saved!" He got out of his chair and began to walk up and down the office, waving his arms. It helped him to get hot, and he liked to get hot when Mr. Gratz called. It was the only time he indulged himself. So he always got as hot as he could while he had the chance.

"Yes, sir!" he shouted, while Mr. Gratz sat shrunken down into his chair and watched him with a teasing smile. "And I will tell you something more. The policy of this company is to be economical. Yes, sir! And this company is going to adopt the simplified spelling! Going to adopt it right now! In spite of all the old-fogyism in the world!—Miss Merrill!"

The office-door opened and a pompadour, followed by a demure young lady, entered the room. She slipped quietly into a chair beside the President's desk and laid her copy-book on the slide of the desk and waited while her employer arranged the words in his mind. Her pencil was delicately poised above the ruled page. While she waited she hit the front of her pompadour a few improving slaps with her unengaged hand and pulled out the slack of her waist front.

"Take this," said Mr. Smalley sharply. "General Order Number (you can supply the number, Miss Merrill). To all employees of the Interurban Express Company: On and after this date all employees of this company will use, in their correspondence and in all other official business, the following list of three hundred words. By order of the President. Read what you have there."



"I Will Tell You What it is," Said Mr. Gratz, Pushing His Chin Up at the President

Miss Merrill ran one hand around her belt—she was the kind of girl that can make her toilet and do business at the same time—and read:

"'General Order Number Seven Hundred and Nineteen. To all employees of the Interurban Express Company: On and after this date all employees of this company will use, in their correspondence and in all other official business, the following list of three hundred words. By order of the President.'"

"Yes," said the President, tearing a strip from Mr. Gratz' newspaper that he held in his hand. "Here is the list of words. I want the whole thing mimeographed, and I want you to see that a copy gets into the hands of every man and woman in our employ: all the offices, here and on the road. Understand?"

"Yes, sir," she answered, and then she arose, fixed her neck scarf, and went out. Mr. Smalley took his seat at his desk and began arranging his papers, humming cheerfully.

Mr. Gratz arose and stalked silently out of the office. But when the door was closed behind him he smiled. One of the members of the "Simplified Spelling Board" was his personal friend. Mr. Gratz had prevailed upon Mr. Smalley to adopt the new spelling, and he had done so by using the only means he could use with hope of success.

The next day Mike Flannery, the Westcote agent of the express company, was sitting at his desk in the express office, carefully spelling out a letter to Mary O'Donnell, on whom his affections were firmly fixed, when he heard the train from Franklin whistle. He had time to read what he had written before he went to meet the train, and he glanced over the letter hastily.

"Dearst Mary Odonil," it said, "reply in to yourse i would say i ment no harm when i kised you last nite it did not mene you was no lady but my feelins got to mutch for me i love you so how was i to no you wood not like it when i had never tride it on befor if you dont like it i will let up on that after this but it was the best kiss i ever had ——" He stopped to scratch out the part about its being the best kiss he had ever had, for that seemed, on second thought, not the best thing to say, and then, as lovers so often do, he tore the whole letter to bits, and hurried to meet the train.

Flannery came back with a few packages and a couple of the long official envelopes. He dumped the packages on his counter and tore open the first of the envelopes. It was a mimeograph circular and had that benzine odor that Flannery had come to associate with trouble, for it meant a new rule that he must follow, or a change of rates that he must memorize, under penalty of dismissal. All orders were given under penalty of dismissal, and Flannery had so many rules and regulations under his red hair that each day he wondered whether he would still be the Westcote agent at the end of the next.

As he read his forehead wrinkled.

"'Pho-e-nix!' Is it a Man's Name, I Dunno?"

"Gineral Order Number Sivin Hunderd an' Noineteen," he read slowly. "And is it possible 'tis only th' sivin hunderd an' noineteenth of thim I have been gettin'? I w'u'd have said 'twas th' forty-sivinth thousand gineral order I have had t' learn and memorize. Wheniver th' Prisidint, or th' vice-prisidint, or th' manager, or th' janitor, or th' office-boy at th' head office has nawthin' else t' do they be thinkin' up a new gineral order t' sind t' Flannery. 'What's th' news of th' day?' says th' Prisidint. 'Nawthin' doin',' says th' janitor. 'Then wake up and sind Flannery a gineral order t' learn th' Declaration av Indepindince by hearrt,' says th' Prisidint. 'Mebby he do be gittin' lazy.' 'And shall I add on th' Constitution av th' United States?' says th' janitor. 'Sure!' says th' Prisidint, "twill do Flannery no harm t' be busy.'"

He held the paper out at arm's length and shook his head at it, and then slapped it down on the counter and gave it his attention.

"'To all imployees av th' Interurban Ixpriss Company,'" he read. "'On an' after this date all imployees of this company will use, in their correspondince, and in all other official business, the follyin' list av t'ree hunderd words. By order of th' Prisidint.' Sure!" he said. "'Under penalty av dismissal from th' service av th' company,' as ye might be sayin'!"

He turned to the list of three hundred words and began to read it. As he passed down the list the frown on his brow deepened. At "anapest" it was a noticeable frown, at "apothem" it became very pronounced, and at "dieresis" his shaggy red brows nearly covered his eyes, he was frowning so hard.

"I wonder what th' Interurban Ixpriss Company w'u'd loike me t' be writin' thim on th' subject av 'ecumenical'?" he said. "Mebby there be some of these here 'edile' and 'egis' things comin' by ixpriss, and 'twill be a foine thing t' know how t' spell thim whin th' con-*sign*-y puts in a claim for damages, but if th' company is goin' t' carry many 'eponyms' and 'esophaguses' Mike Flannery will be lookin' for another job.—And w'u'd you look at this wan! 'Paleography!' Thim be nice words t' order th' agints av th' ixpriss company t' be usin'!"

He pulled at a lock of his hair thoughtfully.

"I wonder, now," he said, "do they want Mike Flannery t' learn all thim words by hearrt, and use thim all. Should I be usin' thim all in one letter, or distribute thim throughout the correspondince, or what? 'Tis a grand lot of worrds if I only knew what anny av thim meant, but 'twill be hard t' find a subject to write on t' run in this word of 'homonym.' There has not been one of thim about th' office since Mike Flannery has been here."

But his duty was plain, and he took his varnish pot and pasted the list on the wall beside his desk where he could refer to it instantly, and then he slid on to his high stool to write the acknowledgment of the receipt of the list.

"Interurban Express Co., Franklin. Gentelmen," he wrote, "I receved the genral order 719 and will oba it but I will have to practise v. and n. awhile first. some of the words dont come natural to me off hand like polyp and estivate. what is the rate on these if any comes exprest. whats a etiology. pleas advice me am I to use all these words or only sum. Mike Flannery."

He sealed this with the feeling that he had done well indeed for a first time. He had worked in "practise v. and n." and "exprest," and, if the head office should complain that he had not used enough of the words in the list, he could point to "polyp" and "estivate" and "etiology." It was slow work, for he had to look up each word he used before writing it, to see whether it was on the list or not, but generally it was not, and that gave him full liberty to spell it in any one of the three or four simplified ways he was used to employing

Then he turned to his letter to Mary O'Donnell. His buoyancy was somewhat lessened in this second attempt by the necessity of looking up each word as he used it, and he was working his way slowly, and had just told her he was sorry he had "kist" her ("kist" was in the three hundred), and that it had been because he had "fagot" himself ("fagot" was in the list also), when a man entered the office and laid a package on the counter.

Flannery slid from his stool and went to the counter. The man was Mr. Warold of the Westcote Tag Company, and the package was a bundle of tags that he wished to send by express. They were properly done up, for Mr. Warold sent many packages by express. It was addressed to the "Phoenix Sulphur Company, Armourville, Pa." It was marked "Collect" and "Keep Dry." It was a nice package, done up in a masterly manner, and the tags were to fill a rush order from the sulphur company.

Flannery pulled the package across the counter and was about to drop it on the scales when the "Collect" caught his eye, and he held out his hand to Mr. Warold.

"Have ye brung th' receipt-book with ye?" he asked.

Mr. Warold felt in his coat-pocket. He had forgotten to bring the receipt-book, and Flannery drew a pad of blank receipts toward himself, and dipped a pen into the ink. Then he looked at the address.

"'Pho-e-nix,'" he read slowly. "That do be a queer sort av a worrd, Mr. Warold. 'Pho-e-nix!' Is it a man's name, I dunno?"

"Feenix," pronounced Mr. Warold, grinning.

Flannery was writing carefully with his tongue clasped firmly between his teeth, but he stopped and looked up.

"'Tis an odd way t' spell a worrd av that same pronownciation," he said, and then, suddenly, he laid down his pen and turned to the list of three hundred words that was pasted beside his desk.

"Oh, ho!" he exclaimed, when he had run his finger down the list, and then he ran it still farther and said it again, and more vigorously, and turned back to Mr. Warold. He shook his head and pushed the package across to Mr. Warold.

"Tek it back home, Mr. Warold," he said, "and change th' spellin' of th' worrds on th' address av it. 'Tis agin th' rules av th' Ixpriss company as it is. There be no 'o' in th' feenix av th' Interurban Ixpriss Company. P-h-e-n-i-x is th' improved and official spellin' av th' worrd, and th' rules av th' company is agin lettin' any feenixes with an 'o' in thim proceed into th' official business av th' company. And th' same of that 'Sulphur' worrd. It has been improved and fixed up accordin' to gineral order number sivin hunderd and noineteen, and th' way t' spell it is 'S-u-l-f-u-r,' and no other way goes across th' counter av th' ixpriss company whilst Mike Flannery runs it. And th' ixpriss company will have none of your 'Armourville,' Mr. Warold. There be no 'u' in th' worrd as 'tis simplified by th' order av th' Prisidint av th' Interurban."

Mr. Warold looked at the package and then at Flannery, and gasped. He was slow to anger, and slow in all ways, and it took him fully two minutes to let Flannery's meaning trickle into his brain. Then he pushed the package across to Flannery again and laughed.

"That is all right," he said. "I read all about the simplified spelling in the papers, and if your company wants to adopt it, it is none of my business, but this has nothing to do with that. This is the name of a company, and the name of a town, and companies and towns have a right to spell their names as they choose. That—why, everybody knows that!"

"Sure they have th' right," admitted Flannery pleasantly, but pushing the package slowly toward Mr. Warold; "sure they have! But not in th' ixpriss office av th' Interurban. 'Tis agin th' rules t' spell any feenixes with an 'o' in th' ixpriss office, or any sulphurs with a 'ph,' or any armours with a 'u.' Thim spellin's and two hunderd

(Continued on Page 56)

"Am I to Use All These Words or Only Sum?"

Her Pencil Delicately Poised Above the Ruled Page

# DO CLERKS GET FAIR PLAY?

## The Story of a Veteran Clerk Who is Paid Less Than the Driver of a Coal Team

## BY ERNEST POOLE

WHILE others investigate Trusts, Life Insurance, Patent Medicines and Unions, I have been quietly investigating myself. At odd times for seven long months have I studied. And I find myself to be a most curious creature. To look at my clothes neatly brushed, shoes brightly polished, face and hands and collar clean, hair smooth, voice well bred—you might think me a gentleman. But to look at my salary, you might well conclude that I am private secretary to the plumber, for his salary is over twice as much as mine. I find I'm a sort of Rip Van Winkle, with my regular work in the store and my lazy Thackeray nights in my hall bedroom, asleep while the World has been making vast changes and leaving me out.

To begin with, I interviewed some of the workmen who minister to my needs. I began with the iceman.

I said: "My salary is thirteen dollars a week. What is yours?"

He replied: "Mine is eighteen, not countin' overtime an' extras."

"Here, lad," I called kindly to my tall young milkman, "what is your weekly wage?"

"Fifteen dollars, sir," he said. He was a nice, respectful boy. Much nicer than the hod-carrier whom I interviewed next, a huge, coarse fellow, who greeted my question with an insolent wink, shifted his hod and said, "Nineteen dollars and twenty cents!"—and expectorated! The coal teamster was more kind—in fact, much too kind—when I told him the amount of my salary.

"What a poor t'ing it is to be a gent!" he said. "Sure, it's hard enough fer an honest workingman to live on twenty-five a week an' keep his self-respect. So in de next strike we're goin' to raise ours to t'irty."

Heavy at heart, but continuing my inquiries, I found that my postman got twenty-five dollars, my landlady's butcher sixteen, and the baker fifteen; my laundryman fourteen (which was invariably raised by commissions to thirty), the steamfitter twenty-seven, the carpenter twenty-five, the furniture man fifteen, the painter twenty-four, the woodwork man fourteen, the gasfitter twenty-nine, the bricklayer thirty, and even the dirt digger $16.80. The man who made my cigars got fifteen dollars a week; the man who cut out my coat, twenty-one; and the man who sewed most of it, fifteen. But the next and last investigation was the most surprising of all.

"Sir," I asked of the street-car conductor, "would you kindly tell me the amount of your salary?" The conductor indignantly touched his union button.

"It ain't no salary," he said, "it's wages. Fifteen dollars a week." And upon hearing this, as I had just entered the car, I leaped quickly off, because it was cheaper to walk.

A careful search of statistics has shown me these wages prevail all over Chicago; for in each trade the union insists that all shall receive the same. I further find that for most of these men *the wages have risen about thirty per cent. in the last ten years.* And this has for me a peculiarly personal significance, for I find that *I am the good fairy who has provided this happiness.* The iceman receives more wages, and then I pay more for my ice. The coal teamster, butcher and milkman are all made glad, while I quietly pay more for coal and meat and milk. The plumber, steamfitter, carpenter, painter, gasfitter, bricklayer, hod-carrier and laborer—all have prospered; for the generous landlord has gladly paid them more—and then has raised my bedroom rent. And, not content with this beneficence to working-men, I have gone on in my quiet way enriching the Meat Trust, Fish Trust, Poultry Trust, Ice Trust, Gas Trust, Coal Trust—and all the other rich men's unions that raise their profits not by strikes and slugging, but peacefully in little rooms. No reporters admitted.

What is the cost of my beneficence? While my salary, like the salary of most average clerks (as the statistics show), has remained at thirteen dollars a week, *the cost of my living has risen thirty per cent.* Each year increases the strain of the struggle to live up to my position. To keep my place in the store I must wear nice clothes. On this point I had an interesting talk with a carpenter.

"Cheer up, sir," said the jovial fellow, "I wear out two pair of pants to your one." And at this I brightened, until I noticed that he wore overalls that cost but one-fourth the price of my trousers. He worked, too, in his shirt-sleeves, and his dark, soft collar was obviously long unwashed. And, little by little, my spirits fell; for the more we talked the more impressed grew I with this fact, that not only do I wear more costly clothes, clean linen, polished shoes—but *I must wear them all the time,* while his good clothes are saved for Sundays. Also, how ludicrous it would appear if I produced a tin dinner-pail on my necktie counter at noon. No, I must eat in genteel fashion, and pay a colored man to be my temporary servant, even though I eat my sandwich now without the good, old-time pie accompaniment. Less meat, less fish, less fruit, less milk, less heat in my room, less light, less tobacco in my pipe. But I *must* appear like a gentleman!

What is the cost of my beneficence? I remain single, like over half the clerks I know. Now, in my case this is most satisfactory; I speak with all courtesy, and yet stoutly, as a confirmed old bachelor should; I really believe that my evenings by my lamp, with my pipe, my Thackeray or my Dickens, are at least more peaceful than many evenings of wedded life. But, to other men, the cost of living single is great. The lonely lives of most young clerks make many inveterate gamblers—and worse. You will find many of these youngsters at the horse-races, theatres, music halls, dance halls and brothels. And so the cost rolls up. How many friends do I recall in the years gone by, gay youngsters who mocked my bookish ways, and whose gayety I envied, and who became my warm friends for a time. And how often have I seen the cold, cheerless bedroom and the dreary basement supper slowly do their work.

Tall, broad-shouldered, black-haired Jim! Had you seen his small eyes how they danced, had you seen the quizzical look he would give to that funereal basement room when supper was over and the evening was still ahead—could you have blamed him? I will not describe the earnest talks we had, or the times I went to some places long after midnight to bring him home, or his face when he began the steady hard drinking, his face in some houses growing bestial as the faces of the men and women there. From bad to worse. Poor Jim—pneumonia killed him.

And little, fat Jerry. He had come from a Wisconsin farm; he had high, clean ideas of living, and an unclouded sense of honor bred in him by his rugged, old father. Of all that I read him he liked this passage in Thackeray best

> The world has battle-room for all.
> Go fight and conquer if ye can.
> But if ye rise or if ye fall,
> Be each, pray God, a gentleman!

I think it was this old passage that made us such warm friends, for it has always been my favorite.

But Jerry worked in a Board of Trade office. I am not saying that an office like this is bad; I only maintain that it needs a good home behind it; and Jerry had only the basement supper and his bedroom closet. So at night, tired and nervous from the long strain of the day, he took to the cheap melodramas. And their sensational climaxes and thrills completed the Board of Trade's influence. He got ideas of making a fortune all at once. And this he tried in the bucket-shops, borrowed money and failed; and then he tried horse-races, borrowed more money and failed; and last came faro—and there were nights in that faro place when we almost came to blows before I could persuade him to leave and come back to his "home"—the hall bedroom. One night he disappeared. A week later I wrote his father, and the old man came down, and we searched night after night together, and then he searched day and night alone. And then he came to me—haggard, unshaven, his wrinkled cheeks flushed with fever—and quietly thanked me, and said good-by, and went home to Jerry's mother.

So, young men who are clerks, take the advice of an old counter veteran. Make your room as pleasant as you can, acquire books and two pipes and a dozen regular habits, and you may still be at peace. This the ideal. But if you cannot do this, then be brave, shut your eyes to the moods and caprices, the tyranny, unreasonable habits and thoughts, the petty selfishness of women. Be brave and marry! And have a home, even though it be in the tiny attic over the great, luxurious flat of your plumber!

So much for my salary, my beneficence and its cost. Let us now investigate my hours. Nearly half the clerks in Chicago work in the smaller stores—like me. And here we find another curious condition. While working-men, although increasing their wages, have decreased their day to an average of eight hours, we store clerks, keeping our salaries the same, have also kept our old, long hours. Curious as this seems at first, it has a very simple explanation. Having provided our workmen with more to spend, should we not reasonably expect to work long hours in order to help them to spend it? We do. In the store where I work, on the Northwest Side, I remain until nine o'clock each night, except Saturday, when I work on until ten or

eleven, and Sunday *night*, when I rest. On evenings and on Sunday mornings I am busy guiding the horny-handed men of toil through the store—assisting them to spend my money.

This has its pleasing sides. How often have I labored with the wardrobe of bashful suitors. How anxiously have we debated on the height of collars and the patterns and colors of big puff ties. My only trouble has been that I have recommended *too cheap* goods, because, in spite of myself, I forget that my workman's means admit of greater luxuries than mine. There was one handsome, young iceman who spent with me six successive hot Saturday evenings from seven until ten o'clock, purchasing each time an entire new toilet for the next day's picnic with the lady of his choice. Each picnic apparently destroyed a toilet, and each Saturday night did the anxious iceman spend on his new array a sum equaling half my salary for the week! But greatest of all was my surprise in the case of another friend, neither young nor beautiful, but middle-aged like me and stolid and grum—in fact, a hod-carrier. He had come regularly Sunday mornings to select, one by one, the most startling gay clothes for "his nephew Mike," though Mike never appeared. Never have I seen an uncle so anxious. I remember especially one green necktie with black beetles, on which my friend doggedly insisted in spite of all my objections. He said it would please "the boy." Suddenly one Sabbath morning in walked not Mike but Uncle, dressed in the whole phantasmagoria of clothes, with a big, dazzling, blushing bride on his arm, whom he introduced in this simple but triumphant phrase:

"I done right! De black beetles fetched her!"

Yes, this work has its pleasing moments—except at Christmas.

Christmas, I frankly admit, is the one weak point in my bachelor philosophy. Often at this season I come perilously near to wanting a wife. So why not leave me in peace, with my books, until this season is over, instead of forcing me to view thousands of happy children's faces? And besides, this Christmas day-and-night work is not easy. If you believe it is, take time in your happy shopping this season to glance at the tired, strained faces of clerks—men and women; or go the week after to the big city hospitals; and there you will find scores of clerks—the wrecks of the race for presents.

In one of the largest Chicago stores, every new clerk agrees, among other things (I quote exactly), "to work any day or night, or when requested to do so, *without extra pay*." A sorry contrast this to the heavy overtime charges of the plumber and the iceman. And its effect is to make night-work frequent (especially in stock and shipping rooms), even in the big downtown stores, while in the many smaller stores like mine I find that my hours are a fair average of all *Seventy-two hours a week right through the year. Every evening but Sunday. Sunday mornings always, unless Sunday be Christmas or Easter.* Oh, ye Trusts and Unions, is it wholesome for our country to take both Church and Home influence from a million young men in our cities?

"But what right," you may ask, "have clerks to complain? If you do not like to be clerks, and are not shrewd enough to be Trusts, why not leave your positions, become working-men in Unions and grow healthy and wealthy and wise?"

There are very human reasons.

To begin with, most of us are lazy; and to learn any skilled trade means an apprenticeship, I find, of three years or more; and during that time the wage is a pittance of from four to six dollars a week—while a lad of sixteen can become a clerk, in one year's time be making ten dollars a week, and, in two or three years, thirteen. It is true that most of us average mortals pay for this quick rise by sticking at this salary for the rest of our lives. But as youngsters we do not think of that; we think of the few who succeed.

We hear the skyrocket stories of the one man in ten thousand. I doubt if there is now the same chance for the penniless boy clerk to become the multi-millionaire, but beginners look at the men whose stories have been made, men who started in the good old days.

I have known two such men in years gone by. I knew them only slightly, for they both worked day and night. The first, whose name was Dale, came from a farm in Ohio. He worked in the same Board of Trade office with Jerry, and liked the chubby youngster (as everybody did), and so I came to know him. One night, after trying in vain to get Jerry away from a faro den, I thought of this man Dale, went to his room and asked him to help me.

It was nearly midnight. Dale sat there in his shirt-sleeves, his gray eyes fixed on a huge book of figures; for he was a bookkeeper on two salaries, keeping one set of books by day and another by night. When I told him, his square, bony face set hard; for Dale had a deep, warm heart and a will. He jumped up and came with me. He went into the hot, smoke-filled gambling-room, took Jerry's arm from behind, drew him back from the table, looked hard at his weak, worried face, and said very low and sharp, "Jerry, get out of this." And Jerry did.

This man was small, rather delicate, very quiet—but nothing could stop him. He was seventeen when the Civil War began. And while others in his village made speeches and paraded and hoorayed, Dale just went behind the barn and learned to shoot. He became a sharpshooter later. Near Antietam he took typhoid and ought reasonably to have died, but that quiet will of his carried him through. He came here at twenty-one, he began with his shrewd farm knowledge, widened it by constantly watching the markets, worked day and night on a double salary, saved nine thousand dollars in seven years, went into business for himself—and, at thirty-six, he had offices in Chicago, St. Louis, New Orleans, Milwaukee and New York. This man was honest, gruff, warm-hearted, human.

The second man, Frank Denson, was different. He was always politely smiling. He worked at my counter in a department store, a huge concern for those times, but still in its infancy. The *good* power in Denson was that he saw what most of us missed the vast chance of growth, the whole department-store idea; he studied it, grasped it, and learned to create. The *bad* power was his unscrupulous selfishness. He simply could not see that anything could be wrong so long as it helped him on. He attracted more customers than any of us, first by his smile and second by jumping forward or edging in where one of us had already begun. I have seen him do this when he already had one customer; and then, with that wonderful smile of his, admirably serve them both.

One night in the Christmas week he and I watched a kindly old clerk bungle a sale on purpose and turn over his customer to a weary, little shop-girl, who, from the smallness of her sales, was in danger of being discharged. Being ignorant and anxious, she was very slow. Denson edged in—kindly—and took her place. There was one clerk who was his rival for promotion, and when this clerk was serving a customer somehow the goods he wanted were often missing (I have seen Denson hide them), and other little delays happened that roused this rival's temper (his weak point), and this lost him custom. Then one winter he took pleurisy and was away three weeks, and then Denson made a special point of waiting on all this rival's regular customers. And his smile and quick, obliging manner made most of them *his* customers after that. Another strong point of his was getting "P. M's." A "P. M." is an extra commission paid to a clerk when he succeeds in selling old or damaged goods for the same price as new. Denson's proficiency in this put him high in the graces of his chief. And last of all, I strongly suspected that he acted as a spy on the rest of us. Possibly this suspicion is unjust, but it has at least this fact to support it: in the huge store that Denson now owns he has made a general rule that any clerk who reports "any fault in goods *or employees*" shall receive one dollar as reward.

One thing is sure. Denson has made a tremendous success. In making it he was often mean and dishonest like Napoleon; he was cold and calculating like Richelieu; nervous and overstraining like Cæsar. And as young soldiers hope to be Cæsars, so young lads now hear the stories of Dale and of Denson, and hope to do likewise. And although I do not believe the present time gives the same chance as the last generation, I do feel sure (and every inquiry strengthens my opinion) that *there is more chance of such a success in the commercial than in the industrial field. One working-man in ten thousand may become the salaried boss of an army of men. One clerk in ten thousand may become the business boss of an army of salaried bosses!*

But to drop from these dazzling heights, there are many smaller and more comfortable every-day successes. And these stories the beginners hear on every hand. I know a dozen old clerks who have not been so lazy as I. (I admit that a wife and a home are better than books and a pipe for making a man ambitious.) These clerks have worked hard both inside the store and out, and have created a "following" of regular customers. I know one old chap in a small store up in a German district who has been for twenty years slowly building up this "following." He has done it, not only by being attentive to customers' wants, but by kindly, personal interest in themselves, by quick sympathy with their ups and downs, by timely jokes and stories (some of which he learns laboriously at home). And outside the store, by sacrificing his home leisure and acquaintance with his children, he has become a sort of commercial politician, joining lodges, attending picnics, weddings, funerals. He is always helping those in trouble, starting subscriptions for widows. He has learned to play on the trombone, and is the most jovial member of an amateur German band; he is a moderate but most genial drinker of beer; he is an authority on one-week wedding trips. And all this he does, not just for the money; he thoroughly enjoys it. When his employer gives him a ten-dollar bill to be pleasant with at the annual ball of his lodge, the old chap is sincerely pleasant. And the result is this: his salary is now fifty-five dollars a week—besides "expenses."

In the Stockyards District I know of another, a Lithuanian, who back in Russia was the son of a well-known country banker. This clerk is invaluable to his Jewish employer, for he has become judge, banker, priest, employment office, political boss and society leader to several thousand bewildered immigrant youngsters. And they trust him now just as they used to trust his father. Go to his store almost any night and you will find him conducting a proud, young butcher husband through room after room, in each room purchasing new parts

(Continued on Page 36)

# On the Hills of Long Ago

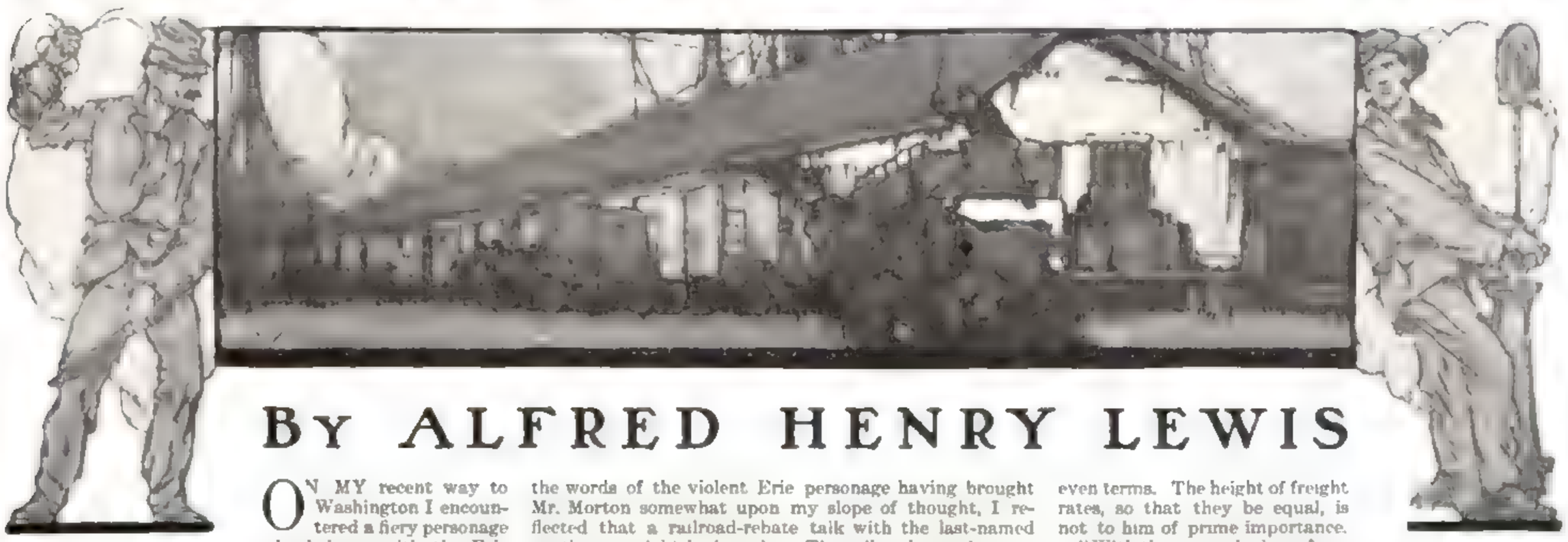
*By Reginald Wright Kauffman*

Your cheeks were winter roses,
  Your eyes were like the stars
That shone above the meadows
  Beyond the pasture-bars;
Your laugh was sweeter music
  Than any bird had sung,
And, oh, your heart was wild and free
  And innocent and young!

We sought the berried holly,
  The beaded mistletoe,
With feet that never wearied
  Across the Christmas snow,
And climbing, climbing skyward
  Just at the end of day,
How many a league below us
  We left the world away!

Firelight to-night—and ashes,
  Yet still, as the Yule-log dies,
I wait for your girlish laughter,
  I see but your frank brown eyes.
Somewhere beyond the darkness,
  Somewhere you wait, I know,
The step of your missing playmate
  Over the Christmas snow.

# PAUL MORTON ON REBATES



## By ALFRED HENRY LEWIS

ON MY recent way to Washington I encountered a fiery personage who belongs with the Erie Railroad. I shall not print his name, since he said many things he might regret to see in type. Our conference, however, was in nowise private; he spoke in loud, positive tones, as one who desired the entire smoking-car contingent of passengers to hear and know and weigh his views. Essentially he was of the railroads, as much as though he had been born in a switch shanty, cut his teeth on a claw-bar, and taken his infantile airings on a handcar. He saw with railroad eyes, heard with railroad ears, felt with a railroad heart, thought with a railroad brain, talked with a railroad mouth. To see anything of railroad sort, he was a lynx; to see anything else, he might as well have been a mole or bat. His voice was high and loud with wheezy wrath, as if an engine whistled; now and then came a clearer, mellower note, as though the engine were ringing its bell. His anger was leveled at President Roosevelt, with sideshafts of bitterness aimed at Paul Morton.

### The Man Who Coached the President

"IT WAS Morton," said he, "who put Roosevelt up to all those rebate tricks, and taught him the inside of railroad affairs. Morton urged him to those rebate laws of last winter; although, for that matter, to obtain just such rebate impulse and instruction was the original first purpose for which Roosevelt invited him into the Cabinet."

Much more did the railroad personage say concerning those eminent ones whom he named as so offensive to railroads. After which he wiped his heated face; for he was fat, and his angry ardor made him perspire.

Before I met the indignant Erie one I had read a statement made months ago by Chairman Knapp of the Interstate Commerce Commission, wherein he used these words:

"Mr. Morton was the first railroad official in the country to take positive stand against the payment of rebates and other railroad abuses. It was his testimony in the Commission's investigation of the transportation of packing-house products which made clear the operation of the whole rebate system; and it was given in the hope of breaking it up, to which end it greatly contributed."

While reading these utterances of Chairman Knapp my memory traveled backward, ten years, to a time when Colonel W. R. Morrison—known aforetime on tariff occasions as "Horizontal Bill"—was chairman of the Interstate Commission. He was in casual talk with J. Sterling Morton, father of Paul Morton, and then of President Cleveland's Cabinet. Colonel Morrison had just returned from a Western trip with his commission.

"By the way, Morton," he observed, "your son, Paul, as vice-president of the Santa Fe, was a witness in one of our hearings. I never met a man who had the railroad situation, in gross and in detail, more at his fingers' ends."

Secretary Morton beamed; his son Paul was as the apple of his eye.

"Still," continued Colonel Morrison with a dubious headshake, to which the humorous gleam in his eye gave no encouragement—"Still, he has one defect that will ever keep him from becoming a great railroad man."

"What's that?" asked Morton *père* with a touch of anxiety.

"He can't lie." This with a chuckle.

Recalling these sayings of Colonel Morrison and Chairman Knapp, and the words of the violent Erie personage having brought Mr. Morton somewhat upon my slope of thought, I reflected that a railroad-rebate talk with the last-named gentleman might be in order. The railroad question was still as thoroughly tangled as a wet fishline, and Congress in its coming together was only weeks away. He might say something, either of fact or suggestion, that would work for Congressional guidance and result in public good.

Mr. Morton was in his office in the Broadway Equitable building when I called. I looked him over curiously, as one will a man who, thirty-odd years ago, worked for two hundred dollars a year, and now has an annual salary of eighty thousand. Mr. Morton is under fifty years, big, powerful, confident—the picture, I take it, of what his father was at his age. His manner speaks of dignity and democracy in combination—a manner possible to none not born and reared in a republic.

Once in my gentleman's company I threw away no time. I quoted Colonel Morrison and Chairman Knapp, spoke of the nearness of Congress, suggested the present railroad snarl, mentioned the public interest—putting on the hard pedal at this point—and confessed that I had come to talk of the robbery of rebates and its remedy.

"And," said I in conclusion, "now that I've laid bare my purpose, let me ask a question: What, briefly, should be a complete remedy for the rebate evil?"

"The Government should see that all railroad freight rates are reasonable," replied Mr. Morton. "Also it should give the railroads the legal right of pooling."

"Give it to me a little more in detail," said I.

"There are two propositions to consider," observed Mr. Morton. "First the people—the consumers—must be protected against extortionate rates imposed by the railroads. I say the people, because the shipper, who is often a middleman, is not so much interested in keeping rates fair. The shipper does not want discrimination; he does not want A to be given a lower rate than B; in short, he does not want rebates unless he alone can have them. The shipper's interest demands that he bring his goods to market at a no higher charge for carrying than that paid by every one of his competitors, to the end that they do not undersell him and put him to loss. There, however, the shipper's interest usually comes to an end. He wants all shippers to pay equal rates, with no favoring rebate discriminations to any one, so that all shall enter the market on even terms. The height of freight rates, so that they be equal, is not to him of prime importance.

"With the man who buys from the shipper—the consumer finally—the business lies the other way about. The shipper, fixing his selling price, adds the freight charge to the original cost. The consumer pays the freight. The freight rate thus becomes an element in price-making. Wherefore, I repeat that, in order to protect the public, the consumer, the Government should, in all cases, whether interstate or otherwise, insist that freight rates shall be reasonable."

### "Let the Railroads Pool"

"THAT is proposition number one?" I interjected.

"Precisely! Now for proposition number two. Having protected the public from the railroads, the law should protect the railroads from the big shippers—the Trusts so-called. Commonly, in case of rebate the railroad appears in the rôle of victim. The big shipper holds it up, just as a desperado holds up a stage. Instead of threatening with a Winchester, he threatens the railroad with a loss of business. Unless the railroad will submit to his terms, lower its rates and make a rebate in his favor, the big shipper will take his business to another road. With these demands will come not one big shipper, but a dozen. One of them may represent sugar, another oil, another steel, another dressed meat. The aggregate of shipments will mean, perhaps, nine-tenths of the railroad's business, the withdrawal whereof would spell a tremendous loss, and open the door to possible bankruptcy and a receiver.

"Of course, what the big shippers demand is against the law. That, however, does not deter them. They insist—each for himself—on those lower, unlawful rates; threaten to take away their business if the same be not granted, and coolly present to the railroad the alternative of crime or bankruptcy. The railroad is as completely 'held up' as was ever any stage by any highwayman. The public should have protected the railroad, just as it should have protected the stage. It has failed of this duty; and the railroad, like the stage, does the best it may. Choosing between two evils it holds a candle to the devil, and submits to the hold-up; the rebate is allowed, the robbery submitted to. The railroad, offered the alternative of crime or bankruptcy, becomes a criminal.

"Against these hold-ups, demanding rebate favors at the muzzle of a threat, there can be but one defense. The law should give the railroads the right of pooling, under the supervision of the Interstate Commerce Commission. They could then associate themselves together, apportion to each road its natural and proper share of traffic, and snap their fingers at the big shippers. The latter's power—the power to take business from one road and give it to another—would be broken down. There could be no more hold-ups, and therefore, generally speaking, there would be no more rebates."

"'Generally speaking,' I repeated. "Are there exceptions?"

"Occasionally; but they are the exceptions that mark the rule. Sometimes a small road, strongly backed, will, in order to break into the business of a big road, lower rates. Sometimes a big road—with its eye on a small competing road, and with a purpose to break its back, drive it into bankruptcy, and finally buy it for a song—will lower rates. Rates can be unreasonably low as well as unreasonably high, and the Interstate Commerce Commission should have authority to prevent both.

"Then there are instances where those who own the control of a railroad own also mills or manufacturing plants that must ship their product over the road. In this latter case the shipper and the carrier are identical. The shipper, owning the control of the railroad, will lower freight rates to his own wares, at the same time piling up rate-burdens on the shoulders of his competitors.

"An example of discrimination against a locality came under my notice when I was vice-president of the Colorado Fuel and Iron Company. The company had a steel plant in Pueblo. Pueblo was more than half-way across the continent; and yet the freight rate, fixed by the roads for our products, between Pueblo and San Francisco, was one dollar and sixty cents per hundred pounds, whereas the rate charged steel shippers from New York to San Francisco, two thousand miles the longer haul, was but sixty cents. The roads made us pay one dollar more per one hundred pounds to reach San Francisco than was paid by shippers who were two thousand miles worse off and farther off than were we.

"I made war against the roads, went before the Interstate Commerce Commission and secured a reduction that was an approach to justice. As the upcome of my complaint, the rates from Pueblo were reduced from one dollar and sixty cents to forty-five cents per hundredweight. It was a long fight and a hard fight, but we won. Also, I fell into extreme disfavor with certain railway influences. If the Government regulated freight charges nothing of this cut and slash rate sort could occur. Neither could a railway magnate, who happened also to be a shipper, use the railway to stamp out competition."

"Do I understand you to say," I asked, "that the Government should be empowered to supervise freight rates, not only where the haul is from one State into another, but also where the haul is wholly inside the boundaries of one State?"

"That is what I mean, of course, if it can be done constitutionally. With all the increased authority that has been given the Interstate Commerce Commission by the new law, I doubt if it will accomplish all that it should, or all that will be expected of it. The Commission should be given control over State rates. I know this is unconstitutional, but it can be changed. State railroad commissions can now discriminate against shippers outside of their State, and can nullify, in whole or in part, the orders of the Interstate Commerce Commission. Big shippers can manipulate State rates so as to cut down their freight bills. Suppose a Chicago shipper has one thousand carloads of freight for some interstate commerce point, and one thousand carloads for points in Illinois. He can turn the two thousand carloads over to the road which gives the lowest rate on the State shipments, thereby securing a lower rate on the total shipment than he otherwise would. The ideal system would be for the Federal Commission to have jurisdiction over all rates and railroads, instead of having each State adjusting freight rates within its borders, to suit its own peculiar needs or more peculiar ideas. I believe eighty-five per cent. of the transportation of the country can be held to be interstate now."

### A Shattered Contention

"WHAT is to be said of the claims of the big shippers—the Trusts—that being, as it were, shippers by wholesale, they are entitled to a lower rate? Or what of the railroad claim that a small shipper should pay higher rates than a big shipper, because of the greater expense to which he puts the railroads?"

"The theory that a big or wholesale shipper is, of right, entitled to some reduction, on account of the volume of his business—wholesale rates, so to speak—is groundless and un-American. A railroad can handle one thousand cars for one thousand different men about as cheaply as it can handle one thousand cars for one man. The one-car man should have the same rate as the one-thousand-car man, and all shippers in less than carloads should have a uniform rate."

"What other changes, than those you've suggested, should be made in the law in order to protect the public from the railroads and the railroads from the big shippers?"

"There should be an examination of railroad accounts similar to that conducted by the national bank examiners. A few first-class railroad accountants would, if they had proper directions and proper authority to inspect books and papers, go a very long way in preventing willful violations of the law. The new law already provides for this. A uniform system of accounts should be compelled by the Commission. Also, with Federal regulation of rates, there should be Federal supervision and restriction of railroad construction. One of the chief causes of our last two panics was an over-construction of railroads. We need better railroads and more facilities for those now existing rather than new ones. The unnecessary paralleling or duplication of lines, the invasion of territory already fully served, and new railroads projected to blackmail existing lines, should not be permitted."

"How about the pass system?"

"Passes were given for many reasons, all bad ones, except in the case of those which were given to employees. There should be a total abolition of railroad passes. Even railroad officials or employees, traveling on other lines than those they work for, should be required to pay fare."

"Concerning the railroad in politics?"

"Railroads should keep out of politics. I have observed that, in States where the railroads are managed by men who consider politics the chief end of their business, you find the greatest opposition to railroad interests, and the most vigorous anti-corporation agitation."

### A Contagious Confession

"AS PRELIMINARY to putting a few final questions," said I, "let me state a handful of facts. If my assumptions are wrong in any respect you can correct them. In 1901, as I understand, you were vice-president and traffic manager of the Santa Fe System. Rebates had been demanded by certain big shippers of dressed-meat products and grain. In some instances the Santa Fe had yielded and paid the rebates. In other cases the road refused to be held up, and saw its business go to competing lines, the officials of which had previously promised to observe the law. You advocated the idea that, since the Interstate Commerce Law was practically inoperative, the best way to put a stop to the practice would be to secure an injunction restraining the Western roads from departing from their published tariffs in the transportation of packing-house products and grain, the commodities which were responsible for most of the rebates. You made an appeal to President Roosevelt during a call at the White House, and went with him into a discussion of the whole railroad evil. This injunction, you told him, was one effectual way of putting a stop to those rebate practices which you had been fighting for years, and which your road had sometimes been forced to yield to."

Mr. Morton gave a confirmatory nod.

"You then told the story to the Interstate Commerce Commission, suggesting that the latter begin an investigation and subpœna you as a witness. Once on the stand, you purposed relating the entire rebate story. You also pointed out that, in former investigations, the Commission had subpœnaed only minor officials and clerks, and recommended that it go 'higher up,' directing its writs of subpœna against railroad princelings and the great heads of the systems. Acting on this suggestion, the Interstate Commerce Commission called an investigation to be held in Chicago on January 7, 1902, and summoned the highest traffic officials of all of the Western lines. Except for the fact that it went a step higher up, there was nothing on the surface to indicate that this investigation would not prove as much of a farce as had its predecessors.

"However, through a friend of the railroads sitting on the Commission, the railway officials who had been summoned knew in advance what you, as the Santa Fe vice-president and traffic manager, would testify to This brought forth confessions all along the line. The traffic managers of eight or nine big systems—including the Pennsylvania Lines west of Pittsburg, the Rock Island, Alton, St. Paul, Lake Shore, Burlington and the Big Four—one and all admitted that their roads had paid secret rebates to the packers, and that their connections, East and West had shared in them, in proportion to the haul, thus involving practically every railroad of importance in the country. You testified that you had openly reduced rates to a basis below cost, Kansas City to Chicago, because of the bad conditions, and that all shippers had the same rate."

"That is all true," assented Mr. Morton.

"At the Interstate Commission's Chicago hearing a general desire—almost a feverish anxiety—to be good was expressed by every one of the witnesses. This ambition toward railroad rectitude was made easier by the injunction you suggested, which had already been secured by the testimony you produced and prompted. The injunction specifically restrained all of the roads from the further payment of rebates on grain and provisions. This injunction, by the way, marked the beginning of the end of the rebate evil. There are the facts, as I understand them; and now"—said I in conclusion—"I would like to have you, if you will, give me your own version of that rebate war, which has resulted in so much, and tell me more in detail what led up to it."

"As you say," responded Mr. Morton, "it was chiefly our testimony before the Interstate Commerce Commission that exposed the practice of rebating. I intended it should. It is also true that I approved of the injunction, by which a stop was put to the evil in the aggravated cases that were then developed. We were determined to expose the whole evil of secret rate discriminating. At that time the Santa Fe was hauling thirty-five per cent. of the live stock from the West into Kansas City slaughter-houses With no more competitors in the East than in the West, and with the shortest line to Chicago, and the best service, it was hauling only two per cent. of the manufactured meat product eastward. There were two reasons for this. One was that the roads which were handling ninety-eight per cent. of the business were giving rebates to the packers which the Santa Fe would not give; the other that the Santa Fe had incurred the ill-will of the big shippers by my persistent fight against rebates, and was being punished for it."

### A Square Deal for All Concerned

"WE HAD positive knowledge of the payment of rebates. We had appealed to the traffic officials of the other lines to obey the law and adhere to their published tariffs. Each appeal ended with an agreement to cease rebating, but every agreement was soon broken in response to the insistent demands and threats of the shippers. With this condition confronting me, and with no relief in sight, I concluded that the time had come to take a decided stand against rebates, and in favor of securing a square deal alike to the railroads and to all shippers, large and small."

"Then what?"

"The Santa Fe had been fighting rate discriminations for many years. I always had the support of Mr. Ripley, both as president of the Santa Fe and as general freight agent of the Burlington, where I was his assistant. Except for him and a very few others, I practically stood alone. As vice-president of the Santa Fe in charge of traffic it was my duty to get business for the road. We lost a world of business by refusing to pay rebates, but, in justice to the stockholders, there was some business the road could not afford to lose, and in those cases we met competition. There was no other way to get it.

(Continued on Page 31)

# "AN INTERFERER WITH CUPID"

## How Mrs. Freddy Made the Matches and How Cupid Struck Them

## By Mrs. Jacques Futrelle

"A Christmas Tree Without Popcorn!"

I

FREDDY opened the door in his best evening-dress manner and wheeled a chair before the fire with a gesture so perfect that his wife would have stopped to admire it had she not been used to that sort of thing. It had awed her at first—that evening-dress manner of his—and for a while she felt her complete insignificance; but one day she dared to snuggle timidly against his immaculate shirt-front, and found his heart going a hundred to the minute.

Then she knew that the real Freddy was inside all that dignified exterior, and from that moment she trod upon him at will.

She didn't take the chair—he knew she wouldn't. Instead, she quite irreverently placed her golden head on the lapel of his dress coat.

"Kiss me," she commanded.

He obeyed with a movement which almost approached haste.

"I want to talk over something with you, Freddy," she said presently. "I really can't keep it any longer."

"I've been waiting for you to mention it," he remarked, carefully selecting a cigar.

"Mention what?" she inquired.

"What you've come to talk over," answered Freddy, critically surveying the end of the cigar.

She dropped, Turkish fashion, on the rug in front of the fire.

"Don't joke, Freddy," she said reprovingly. "It's awfully serious."

"Now, the question is," he responded, as he stretched himself comfortably in the chair she had declined, "Do I or do I not approve of match-making."

"Freddy! How *did* you guess? I haven't mentioned it to a living soul."

"Your eyes ——" he began.

"Why—I've hardly *thought* it," she protested, "even to myself. But you do approve, Freddy?"

"Well, I haven't gone that far yet," he replied.

"You don't suppose that they ——"

"I'm sure they haven't the slightest suspicion."

"You see," she explained, "I don't like posing as a match-maker."

"Of course *not*," he agreed.

"And it would spoil everything if they knew."

He consulted the cigar.

"They are three awfully nice girls," she went on.

He nodded emphatically.

"And three awfully, *awfully* nice boys."

"Well, which is for who?" he inquired presently, allowing her time to enjoy her triumph. "There's John and Eleanor, and Jane and—get a pencil. We'll put their names in a hat and draw them out in pairs."

She transfixed him with a glare.

"Do you realize, Freddy," she asked softly, "what a terrible responsibility it is to hold the lifelong happiness of six persons in the hollow of your hand? Now we must decide which one is best suited to another."

"Do You Realize What a Terrible Responsibility it is to Hold the Lifelong Happiness of Six Persons in the Hollow of Your Hand?"

She took the pencil and began jotting down the names, one underneath the other. Then she drew perpendicular lines down the paper and at the top of each column she wrote: "Age; Complexion; Faults; Virtues; Habits; Likes; Dislikes."

"I think that covers it," she remarked.

"Looks," he suggested.

"They are all pretty," she replied, "and the men—well, the men are all nice. Now we'll begin. Eleanor!"

After some thought she wrote "Twenty-two" under "Age"; "Dark" for "Complexion," and then, after a long, thoughtful stare into the fire and several appealing glances at Freddy, who remained discreetly silent, she chewed the pencil helplessly.

"Do you realize?" she asked at last, "how perfectly awful it is to put such things into words and *write them?* She's a dear, sweet, lovely girl!"

"Fold that part under," Freddy suggested, "and we'll talk it over."

She did so, and felt immensely relieved.

"Pick out the man," he directed.

"John," she hazarded. "Good-looking, athletic, rich ——"

"She's rich, too," Freddy expostulated. "Save him for Jane. Excellent family—Jane—but not rich."

"John and Jane," she mused. "Why, Freddy, that sounds horrid. Besides, he's wild over tennis and she isn't. She plays the piano like an angel, so—give Jane to Sidney. He adores music."

"No, not music—rag-time," he corrected her. "And he talks football eternally, which is something else she doesn't like. Give Sidney to Marion. I saw her rap him over the head at the Yale-Harvard game last year because he rooted for Yale."

"And have them fighting all the rest of their lives? Why, Freddy! Besides, I think Leigh is the one for her, because they both are fond of horses. They really are awfully good friends."

"I'd give Leigh to one of the other girls. He's tall and she's short."

She looked helplessly at the paper again. "Oh, we're all mixed up," she continued forlornly, "and I really don't remember how I had it planned."

"I'd give Leigh to Eleanor," he said, "because ——"

"But they are both dark, Freddy!" she replied positively. "Wait a minute."

She nibbled the pencil thoughtfully, held up two pink fingers, then four, wrote something on the paper, scratched it out and wrote it all over again. Finally she held the paper out to Freddy.

"There," she said, "that's it."

"All settled?" he inquired.

"Just as soon as I can get them under one roof so they can really get acquainted. I'm not going to have any love-making either, Freddy. I'm going to frown upon it—so must you. I'm going to keep everybody busy—busy—and they will have to sneak on me. And they *will*—well, rather. They will know their minds, too, when they come back to town."

"Back to town?" he echoed.

"We're going down to Waverly for a real old-fashioned Christmas house-party."

"Are we?"

"Aren't we?"

"It isn't built for winter," he said. "We'll freeze."

"All the better ——" She stopped suddenly and reviewed the situation. "Freddy, *don't* you see the possibilities? It will be awfully jolly. Log-fires going everywhere and a real Christmas tree. We'll cut it ourselves. They must be kept busy, you know, and allowed no time to make love. The almanac says there will be a moon. Freddy, are you with me?"

Freddy arose, bowed low over her hand and pressed it to his lips.

"To the last ditch," he said.

II

MRS. FREDDY and her house-party had arrived. She put her foot out of the carriage into an icy drizzle, and drew it back with an exclamation. Then she put it out again.

"Now this is something like," said John as he came forward to help her. He slipped, slid a yard or so, stood perilously for one breathless instant on his left toe and righted himself with a jerk. "Real Christmas weather," he finished cheerfully.

"Glad you think so," said Marion with a touch of sarcasm. She smiled upon the firm hand held out to her. "No, thank you. I'll go it alone. It would be too ridiculous for us to go down together."

He extended the hand to Eleanor and she allowed him to deposit her on the ground.

"I simply adore this weather," she exclaimed. "Do you know, I actually have a pair of *rubber boots!*"

Mrs. Freddy threw a glance at her husband, with her head in the air as much as her uncertain footing permitted. She hoped with all her might John would take the hint. He did.

"Great!" said John. "We'll go tramping."

"Sliding, you mean," put in Sidney, who was making an undignified way to the door.

Mrs. Freddy glared at him suddenly and as quickly recovered herself. Sidney didn't know. Of course not. And she had designs upon Sidney, too. Then she decided that the slippery walk of a country place in the middle of December was not the place for match-making.

An hour later she came down the stairs with a book under one arm and a roll of music under the other.

"Not really going?" she exclaimed to John and Eleanor, who really were.

"You haven't any objection?" asked Eleanor, surveying the boots with effusive pride.

Mrs. Freddy took fright and tacked beautifully.

"Take good care of yourselves," she said. She dismissed them with a look that was a benediction.

Freddy stood gallantly aside to let her sweep majestically past into the sitting-room, where, after a hasty look around, she sneaked the book in among several others on a table. Then she tried to look as if it had been there all the time.

"Traps all set?" he asked.

"Oh, baiting them!" she returned with a smile. Then gaining courage she pulled the book out and placed it conspicuously on top. "I never knew," she remarked, "that you were sufficiently interested in horses to buy that volume. Marion thinks it a splendid authority—full of

pedigrees and things," she added for Freddy's enlightenment.

"Leigh doesn't like it," replied Freddy. "I know. I've heard them argue about it."

Mrs. Freddy reached quickly for the book, picked it up, then changed her mind and put it back again.

"Excellent!" she exclaimed.

"And have them fighting for two weeks?" he remonstrated.

"They will merely discuss several equine questions of moment," she replied sweetly. When she reached the threshold she paused. "What's the matter with Sir Walter?" she asked. "He seemed a trifle lame. Hadn't we better ask Leigh? He knows so much about such things."

"He did seem lame—since you mentioned it," replied Freddy.

"You might ask Marion, too, if she noticed it," Mrs. Freddy suggested. Then she giggled suddenly into the roll of music and passed on.

Five minutes later, as Freddy marched bravely into action, he heard the soft ripple of the latest song and bumped into Sidney coming pell-mell around a turn in the hallway.

"What is that thing?" demanded Sidney in passing. Then he turned to call "Pardon!" over his shoulder and disappeared into the music-room.

Freddy extracted a slip of paper from his pocket and consulted it. Then he glanced into the music-room. Jane was playing and Mrs. Freddy and Sidney were enthusiastically humming a lively chorus. That song completed, Mrs. Freddy unrolled another.

"You really don't mind playing this sort of thing, do you?" she asked.

"Between me and you, I like this sort of thing," Jane replied candidly, "but I never seem to have time for it. I really have started out to do something with music, you know."

She turned on the stool and looked rather wistfully at them.

"Concert work?" Sidney asked with quick interest.

Jane nodded.

"Then I'll guarantee to fill the house at your first one," he assured her

"I'll remember that," she promised laughingly.

When Mrs. Freddy had them fairly interested in each other, a servant very properly appeared with an urgent summons from Freddy, and the campaign was on.

"I'll be back in five minutes," she said. "Do wait for me."

So Sidney tucked the untried music under his arm and Jane fell to playing dreamy little airs that were quite different to anything Sidney had ever heard her play before. They discussed things in general and some things in particular. They found that they liked the same books, admired the same flowers, condemned the same plays; and she found herself telling him of hopes that she had never told any one else—not even Mrs. Freddy. And he understood and sympathized, and, instead of the casual acquaintance that had existed between them all their lives, they seemed to have become close friends.

Mrs. Freddy was gone for an hour, but they didn't notice it. She finally burst in upon them and insisted on taking Jane off to see a gown that had just been sent down from town.

"You'll find Freddy and John playing billiards," she told Sidney.

He held up the untried music as a visible token of his disappointment.

"Oh, just leave it there!" said Mrs. Freddy. "We'll try it some other time."

Then she linked her arm through Jane's and they went out, leaving Sidney feeling unwarrantably deserted.

Mrs. Freddy came across two dark heads very close together in a nook that was secluded and romantic. Freddy had had it rigged up the first summer they were married. The two heads were bent over a book - *the* book—and four eyes were eagerly scanning its pages

"Really!" said Mrs. Freddy to herself. She was about to smile her approval when she remembered that she was to frown upon love-making -at the proper moment—and swooped down upon them.

"I've been looking everywhere for you," she declared.

"I was trying to convince her," said Leigh.

"We haven't found it yet," Marion remarked, turning the pages hastily.

Mrs. Freddy eyed them suspiciously

"Arguing, you two?" she asked.

"Why, it's the most unreasonable ——" Marion began.

"You come with me," said Mrs. Freddy, taking possession of the book. "How dare you stay here by yourselves? It's positively outrageous."

Two Dark Heads Very Close Together

### III

MRS. FREDDY had been marking off some important facts on Freddy's sleeve with her forefinger, and had placed one dainty foot on the lower step preparatory to mounting the stairs, when there was borne upon them from the library beyond a startling sound.

"What was that?" she whispered excitedly.

"It certainly was," said Freddy calmly.

They looked at each other for one breathless moment.

"You don't suppose he's kissing her *already!*" she finally whispered.

"Who?" asked Freddy. He always liked to be exact.

She shook her head. Freddy never did anything so undignified as to crane his neck, but something in his eyes suggested that he was fighting a fearful temptation.

"Didn't I tell you they'd sneak?" she finally burst forth, her eyes shining.

Freddy turned to examine the drizzle that was pounding upon a window. Then something awful happened.

*Jane came out of the room!* She came upon them so suddenly and unexpectedly that for the fraction of a moment Mrs. Freddy's self-possession deserted her. Not so Freddy. He had been going somewhere when Mrs. Freddy stopped him; he started there again, then stopped, stood aside and allowed Jane to pass. It was admirably done—Mrs. Freddy almost wanted to applaud, but Jane's smiling eyes restrained her.

"Isn't it lovely weather?" asked that young lady, and calmly proceeded on her way, leaving Mrs. Freddy rooted to the spot.

After a moment Mrs. Freddy went up the stairs and then came down again.

"I know it's perfectly awful," she said, "but I'm going to see who's in that room."

She disappeared through the doorway. Freddy consulted his conscience—and followed her. The room was deserted; they made sure of it.

"I know now," said Freddy with dignity, "that women are curious."

She opened her lips to make a scathing reply when her eye caught something white on the floor near the window. Freddy saw it too, and together they pounced upon it.

"A man's handkerchief!" she exclaimed.

They examined it on their knees but not a mark could they find. He sniffed at it.

"Violets?" he queried.

"Tobacco, I think."

"They all smoke," he said.

He got upon his feet and looked ruefully at the square of white linen.

"My try now," she said and reached for it. "I'm going to see who claims it."

She found them all in the billiard-room. Freddy sauntered in from an opposite direction as she held out the handkerchief to Sidney.

"This yours, Sidney?" she asked.

Sidney took it and looked it over.

"I believe it is," he said. He felt in his pockets and produced two handkerchiefs—each different. "Search me," he added, "but I think it is mine."

Then John laid hold of it.

"Has it a little burnt hole in one corner?" he asked.

There was no burnt hole.

"I think it belongs to me, just the same." John searched himself for stray handkerchiefs to match it and prove ownership.

"It's mine," Leigh announced, "if it has an ink spot on it."

But it had no ink spot.

Mrs. Freddy was on the verge of hysterics, and each of the assembled multitude came forward and took an inch of the handkerchief between his thumb and forefinger.

"Where did you find it?" asked Leigh.

"Reception-room," replied Mrs. Freddy promptly.

There was a long pause.

"It must belong to Freddy," said Eleanor, "as he is the only man who hasn't claimed it."

She gently removed each detaining thumb and forefinger, folded it and, with a flourish, presented it to him.

### IV

FOUR tired, fagged-out women cheerfully sat down on scattered boxes and sighed in pleasurable anticipation. It was Christmas Eve and they had worked at the tree since morning. The men, tired too, and dishevelled, stood at a critical distance—except Sidney, who was perched on the ladder—and Freddy switched on the lights.

It was a marvelous sight, that tree. It glimmered and glistened. Yards and yards of tinsel and sprays of holly and rosy glass balls nodded and twisted from graceful branches.

"The popcorn!" she exclaimed.

She had rehearsed that exclamation all day, for she had purchased the popcorn from an old woman four miles out on Liberty Road, who was to pop it and string it, and had conveniently forgotten to send for it. It was most important now, because it required a couple to drive eight miles through the snow—for there was snow—with a dazzling moon overhead.

"You haven't forgotten to send for it?" demanded Marion.

Mrs. Freddy choked over the answer and looked appealingly at her husband.

"*Why* did you let me forget it?" she asked.

(Continued on Page 89)

# Sampson Rock of Wall Street

## By EDWIN LEFÈVRE

"And Therefore I'm an Ass"

*XIII*

SAMPSON ROCK'S program, as Sam called it, was changed on the next day. He bought stock all around the room—that is, he bought back the various stocks he had previously sold in order to depress Virginia Central artistically and bought a little more. The market had begun to show signs of demoralization here and there. All the professionals were selling too confidently, because the truthful tape hinted at far worse things to come. It was at the very moment when it looked to them as if the safest thing in the world was to sell stocks short that he began to buy. In so doing he was in a highly profitable minority. After he had very quietly, almost meekly and quite unnoticed, bought more than he had sold, he bid for more—his brokers did—boldly, confidently, ostentatiously. The sapient sellers hesitated. He bought more. The sellers began to fear they had made a mistake. He bought still more. The market became active and strong, prices rising. Wherever the short interest was heavy, there was a scramble. Virginia Central rose like the others, reluctantly at first, then with a quick little jump to thirty-nine, at which price Rock sold to the traders what, without having, they had previously sold at thirty-seven and thirty-six. He explained to Sam—who once more realized that the game could not be learned in one day—that his operations had created too numerous a following and that, to prevent it from hindering, it must be shaken out. After a day or two of ascending prices, when everybody would be ready to swear that prices must inevitably go very much higher—for the tape said so—he would begin to sell stocks in bulk once more. To keep people guessing facilitated the good work.

Sam understood why patience was profitable and also how it could be borne philosophically. He took advantage of the resting-spell to broach the subject of a trip to Virginia to go over the Roanoke and the Virginia Central. And also he would like to look at the Austin furnaces.

"Darrell is a great mining expert and he is a mighty nice fellow. I'd like to take him with me. I've told him I want to study the coal and iron mines of Central Virginia. As a matter of fact, I do."

"Tired of that, Sam?"—Sampson Rock pointed to the ticker. He did not even ask Sam if he had been indiscreet in his talk with Darrell.

"No; but I know this end of the deal now—that is, I know what you are doing. Now, I want to see what Virginia is like. I'd like to go over the Roanoke first and ——"

"Very well, Sam. Keep your mouth shut and your eyes open, and ask questions from the division superintendents. I'll arrange things for you. How long do you think you'll be away?"

He asked this carelessly. He would miss his son. They had spent hours together, they had talked at great length, and he was encouraged, he assured himself, because Sam listened intently and asked many questions—questions which showed utter ignorance, but also moderate intelligence. Sam could grasp elemental truths quickly enough and he had self-confidence. He ought to acquire the habit of quick and accurate thinking at all times. Rock had not missed Sam very much while Sam was traveling around the world; but he would miss Sam a great deal while Sam was traveling in Virginia. We learn to live economically and do it for years. A little prosperity, and we no longer know how to economize—either money or affections.

"Oh," said Sam, also carelessly, "I don't know; a couple of weeks unless you need me." He looked quizzically at his father; then he finished: "I'll miss you, Dad." He walked over and threw his arm around Rock's shoulder. He repeated: "I'll miss you like anything. But I've got to see that railroad with my own eyes. And I want to see the country and talk to the people down there and learn certain things for myself."

Sampson Rock was pleased to feel his son's arm about his neck. But all he said was:

"Bear in mind that you are not to talk to any one about the Virginia Central. You are my son, and therefore ——"

"And therefore I'm an ass. I understand." Sam changed his tone suddenly. "Virginia Central?" he asked vacantly.

Sampson Rock laughed. "Don't overdo it, Sammy, even if it comes natural."

Valentine came in.

"Sam, Mr. Darrell is here."

"I want to introduce him to you, Dad." And, as Sampson Rock nodded, Sam went to the outer office. Presently he came back with his friend:

"Father, this is my friend, John A. Darrell."

"How do you do, Mr. Darrell?" Rock spoke pleasantly, but made no motion to shake hands.

"I'm very glad to meet Sam's father," said Darrell, and bowed.

"You've done considerable work for the Heinsheimer Exploration Syndicate, I think, Mr. Darrell?" Rock's voice and manner were very polite, but his eyes were keenly studying the mining expert. The mining expert was conscious of the scrutiny without resenting it.

"Yes," he answered calmly; "quite a little."

"Let me see. I think I saw your Blue Blazes report." Rock spoke reminiscently. "Yes, I did. It interested me very much. I thought it a highly intelligible report. How are they getting on?"

"Better than I predicted in the report, but no better than I believed personally. They'll do still better when they ——"

"When they build their own railroad?" interrupted Rock.

"Yes, sir," said Darrell, with a mild look of surprise.

Rock laughed. "Of course as long as they stick to the Central they'll help Bill Rolston more than anybody else. They'll do nothing for a year or two."

"I understood ——" began Darrell.

"Talk! You don't know the rivalry between Je—between the Pacific Midland and the Denver and Southern. When the syndicate gets tired of the dog-in-the-manger business and tells both to go, to get out, you'll get your road—and not before. Your little road should connect with both."

"Oh, there is really no need ——"

"Yes, there is: at Yellow Jade and at Lincolnville. It would only mean a little more expense, and look at the position of the Blue Blazes: three roads, all enemies, to pick from. Any one of them would buy out your road at a profit, once it was built, to keep the other two away, and fix rates to suit."

"I see," said Darrell, very much interested. He had quite a block of the stock.

"It will come in time. The first syndicate did pretty well. If I had known you at the time, it might have done better. Sam wants to go to Virginia, Mr. Darrell. I think he thinks he is a captain of industry."

"So he's told me. I'm afraid he'll end in one, if you don't watch out."

Sampson Rock laughed. He said: "Well, Sam, if Mr. Darrell finds some good mine or other golden opportunity in Virginia you'd better take it. But remember, I'm not the Bank of England."

"Great Scott! His Father had Better be Rich"

The thought came to Sam that he might use Darrell's reputation in order to raise the money he needed—from Sampson Rock himself. He said slowly: "I'll keep you to your word. Remember. Darrell and I are going to luncheon. Won't you come with us, Dad?"

"No, thanks. I have to work for a living. Mr. Darrell, I'm very glad to have met you. If I can ever be of service, drop in—with or without Sam." He extended his hand and Darrell shook it and was glad to do so. He liked Sam's father.

"So-long, Dad. I'll see you at the Union Club at six?"

"No. We'll dine at home. Bring Mr. Darrell, if he hasn't better things to do." He waved his hand at them almost jovially and returned to the ticker. Five minutes later he was driving the frightened shorts before him like a flock of sheep.

After luncheon Sam and Darrell went to the office of Albert Sydney & Co., Darrell's brokers. Sam read over the mortgage. Notwithstanding his unfamiliarity with legal documents, he was certain that it was what it purported to be. Darrell had made out a check for $200,000 to Sam's order and Sam indorsed it over to Albert Sydney & Co. Then he talked business to Sydney. He was more concerned with not being indiscreet than with anything else in connection with the operation.

"Mr. Sydney, I'd like to buy a little stock." He paused.

"Delighted to be of any use to you, Mr. Rock."

The broker's use of the name made Sam say: "But I don't want my father to know anything about it."

In some people that same desire that Sampson Rock should know nothing about a stock deal was comprehensible for obvious reasons. In this instance the reason was also obvious to the broker—the boy feared paternal sermons on the evils of gambling. But so long as he paid his commissions and the margin was adequate, one man's money was as good as another's. Young Rock was of legal age, at all events.

Sydney explained tranquilizingly: "Our business, Mr. Rock, is altogether a confidential matter between our customers and ourselves. It is the same in any reputable office." He took it upon himself that Sam was a stranger to Wall Street methods, like other rich men's young sons.

"You'll give the reports to Darrell. I'd rather not have them mailed to me." This confirmed Sydney's theory. Still, it ought to be a good account.

"Very well, Mr. Rock."

"Well, now, Mr. Sydney, ah!—what do you—er—recommend buying?"

"It depends on whether you wish to make a quick turn or hold for a long pull. I don't know which you wish to do."

"I don't, either." It was the truth, but Darrell laughed. Whereupon Sam looked at Darrell reproachfully, and Darrell said:

"Why don't you ask your father?"

"Not much I don't," said Sam, with decision.

Sydney, who had encouraged visions of doing a confidential and highly profitable business for Sampson Rock, Senior, was a trifle disappointed as he realized that Sam was about to gamble on his own account, on the familiar hit-or-miss plan—just like ordinary customers whose fathers were not stock-market leaders. Well, it was the young fellow's funeral. Advice to such people was usually unwelcome. He was there to execute orders, not to explain in words of one syllable what not to do and why not. Nevertheless, he permitted himself to say to young Mr. Rock:

"I don't wish to influence you in the slightest, but personally I think the market is going down. It's had a sharp rally and the reaction cannot be very far off. That's only my opinion."

"I'm very glad you told me this," said Sam politely. "That being the case, I guess you'd better buy me——"

"You mean sell, don't you?"

"N-no. I haven't any stock to sell." He decided, after he had spoken, not to overdo his ignorance. He did not wish to lie, but he must not betray his father.

"You can sell short."

"I don't think I want to sell any stock short not just now."

Sydney looked resigned and said: "Of course you know best what you wish to do."

"I'm not so sure about that," Sam acknowledged smilingly. "Tell me which stocks have been particularly weak lately." The name of the stock he wished to buy should come from the broker's lips. Sam was not doing this for money; therefore, there was no moral lesion.

Sydney had customers who astutely thought that, if a stock went down, it ought to be bought because it must go up again. He answered:

"Well, Great Southern, Cosmopolitan Traction, Virginia Central, Western Delaware ——"

"Oh, that's enough," laughed Sam. "Which is the cheapest?"

"Do you mean the lowest priced?"

"Yes."

"Virginia Central. That's around thirty-eight. It's down from around forty-eight."

"Enough said. Buy me that," said Sam carelessly. "Don't you think it ought to go up again?"

"I don't know, Mr. Rock. I wish I did."

"Of course," Sam laughed pleasantly. "Well, buy me a thousand shares every point down. Begin at thirty-five and ——"

"It's thirty-eight now," interjected Sydney, brokerlike.

"I know. But it might sell at thirty-five ——" Sam became aware that he was speaking almost indiscreetly, so he went on: "You said you thought the market ought to go down. If it does, Virginia Central ought to go down too. If it sells at thirty-five, buy me one thousand, and another at thirty-four, and if it goes lower ——"

"Sell out?"

"Not much," said Sam. "Buy one thousand at thirty-five, one thousand at thirty-four, two thousand at thirty-three and three thousand at thirty-two; and then, if ——"

"That will take a lot of money, Mr. Rock," said Sydney dubiously. "We like to keep a margin of fifteen points, or at least ten, in ordinary times."

"Oh, that's all right! If you need more money at any time, let Darrell know."

"Yes," put in Darrell, "I'm going to stay here some time."

"Frankly, Mr. Rock," said Sydney, "I shall be very glad to have your account. But I think you ought to realize thoroughly that this game, as your father would probably tell you if you asked him, is ——" Sydney was one man in a thousand. Some of his friends said he was eccentric. His enemies said the same thing, differently expressed.

"My dear Mr. Sydney," broke in Sam, very pleasantly, because he saw that Sydney was honest, "I know all you are going to say. I am very grateful for your good intentions. But let me tell you this: There's only one way to learn anything, and that is by experience. All I ask is that you don't tell a soul that I'm speculating through you. And so, if you will buy Virginia Central as I said—let me see—one thousand at thirty-five, one thousand at thirty-four, two thousand at thirty-three, and three thousand at thirty-two, and four thousand at thirty-one—if it goes that low, whether it's to-day or to-morrow or next week or next month. And when it goes up, if it does go up, don't sell until I say so. Darrell and I are going out of town to-morrow.—Say, you have quite a view of the river from this window, haven't you?"

He walked over to the window and looked out, over the roofs of the lower buildings, to the North River. Ferryboats were crawling on the gray water like some sort of giant beetles, and officious little tugs were blowing white smoke-rings into the air as they puffed their way upstream. But he did not see them. In mental vision he was several hundred miles farther south—a vision less vivid than his father's, but nevertheless it was there. . .

"Great Scott!" muttered Sydney to Darrell. "His father had better be rich."

"Oh, pshaw!" laughed Darrell. "He is a nice chap; only he is young. It wouldn't surprise me much if he turned out to be as bright as his father, some day."

"It would surprise me to death," answered Sydney. Then to Sam: "Very well, Mr. Rock. I'll do as you say, and I hope you make a nice thing out of it. You'll probably get the stock, all right."

"I hope so," said Sam gently. Sydney felt sorry for the lad, which made the broker feel very friendly.

"Remember, please, you mustn't breathe a word to anybody about my buying this stock," finished Sam.

"I most certainly won't," Sydney assured him earnestly. He would say nothing to hold his young customer to the scorn of the world—of the same world that did not scorn his young customer's father. "If you go out of town you had better keep in touch with us; I mean, let us know where we can reach you by wire."

"Oh, yes."

*XIV*

SAM arranged to leave early the next day for Virginia. He would study the possibilities of industrial development along the line of the Virginia Central, he told his father, in a broad, general way, and he secured a copy of Williams' report, in which Sampson Rock had prudently substituted initials for names. Sam learned also that his father now had 40,000 shares of Virginia Central stock, which was as much as he could reasonably expect; but he would soon resume the campaign of depression in the stock-market and the final "drive" would not be long in coming. He thought the "low price" would be thirty or a little under. Also, he gave Sam a thick package of "yellowbacks" and told him to leave his passbook with Valentine. There was $25,000 at the Metropolitan National Bank to Sam's credit, and, if Sam would only keep his check-stubs accurately, he could notify Valentine to deposit more from time to time.

After dinner Sam went to see Fanny.

Her greeting was friendly; no more. He looked well, she thought, but a trifle absent-minded. She looked more than well, he thought. But he did not give up the work he was about to commence in Virginia. To earn this girl! . . . He forced himself to look calm.

Mrs. Collyer came toward him with outstretched hand. "How do you do, Sam? And how is Sampson? Do you happen to know how Roanoke closed to-day?" Before he could answer she added, half apologetically and half in admiration at her own stoicism: "I haven't seen the evening papers yet!"

"The entire market was very strong. Roanoke closed at eighty, I think."

Mrs. Collyer beamed on him; she would have beamed on the hangman if he had brought the same news; it meant a profit of $2000. That was the honey; the gall that, on second thought, went with it was that she had held the stock a fortnight and the profit ought to have been greater. How the bitter runs with the sweet!

"Eighty! That is still a long way from par." She shook her head; and then, for decency's sake, smiled.

"Yes; Glad You're Going"

"Oh, it's only twenty points," laughed Sam. "You must be patient, Aunt Marie. You can't make a million a minute."

"It's two weeks now," she said rebukingly, "and anyhow, it would be only $22,000, if it was par." She looked at him triumphantly the triumph of her own moderation in the teeth of temptation.

"Just be patient." Then he added reassuringly: "We'll get it there for you!"

She smiled gratefully, because she was grateful to hear another voice than that of her soul's desire. She yearned for a mighty chorus singing a song of promise. Patience? She would undergo that, or any other form of torture, if only, in the end, Roanoke sold at par. Par! One hundred dollars a share! Twenty-two thousand dollars profit! She saw the dollars coming toward her, the twenty-two thousand, like the hoops the little boys roll, only in this instance it was the hand of a splendent angel that guided the twenty-two thousand, straight toward her and rolling so fast! Twenty-two thousand! And, if she bought another thousand shares at eighty, the profit would be forty thousand! No; forty-two thousand, in all! . . . She drew in her breath and closed her eyes—the glitter of the golden avalanche dazzled her. She would not dream. No! But, if she should buy that second thousand shares——

"Patience, Sam, dear," she declared with a sort of playful sternness—Mrs. Collyer was really posing before Mrs. Collyer "is the one quality I possess to an extraordinary degree." She began to count on her fingers very rapidly. If she had three thousand shares at eighty and the price went up, not even to par, only to ninety-five—— She was counting, counting to an extraordinary degree impatiently. But the nice Mrs. Collyer in her was smiling—a trifle mechanically—at Sam, while the other was counting, counting!

"Patience is a good thing to have, Aunt Marie," Sam acquiesced gravely. "If you are not born with it, it is mighty hard to acquire it."

Fanny's eyes did not leave Sam's face while he was speaking. She gladly would have listened to him talking about stocks all night because she was convinced that he did not speak as a mere echo of Sampson Rock, nor, which was even more pleasing, with an air of boyish bravado, unintelligently proud of his sudden transformation; but in a matter-of-fact way, a sort of sincere sedateness. Some men had a quick adaptability, and possibly Sam——

But it was better not to expect too much too soon.

Mrs. Collyer made up her mind to buy another thousand Roanoke the next day. The reason why she did not decide on five thousand was that a satanic thought crept in through one of the still open gates: Supposing the stock went down? The vision of doom that engloomed her soul in the fraction of a second at the mere thought was enough. She shivered; a little more and she would have exuded icicles. No; another thousand shares would do. That meant $40,000 profit at par. Better little and safe than much and vanishable. In the recesses of her gambler soul one of the Mrs. Collyers congratulated the other on her philosophy.

"Sam, I'm going to write a note to Mr. Valentine. Will you give it to him early to-morrow?"

"Yes, Aunt Marie. I won't forget. I'll bet it is very important."

His flippant words made her say suspiciously: "He must have it before ten. Perhaps I'd better mail it. You don't breakfast until ——"

"I'm working with dad, now. We go downtown together every morning."

"Very well, then." She was reassured and was tempted to tell Sam to ask his father if it was wise to buy the second thousand. But Sampson Rock might dissuade her from buying it; he might dissuade her from winning forty thousand dollars. These men gambled and made millions and always preached "conservatism." She wished with all her mind and heart and soul that Roanoke would go to par. It was therefore inevitable that Roanoke would go there. Why not?

"I'll go and write it at once. You won't forget, will you?"

"How could I, now?"

She nodded unhumorously and went to the library.

Sam turned to Fanny. He looked at her a moment before speaking. She was very beautiful. Her hair, the light in her eyes, the color of her cheeks, the poise of

(Continued on Page 30)

# AS THE GAME LIES

## By WILL PAYNE

"Doane, You Simply Cannot Let Him Fail!"

I

DOANE dined at six o'clock as usual, and alone. His house on the north shore, fronting the lake, was an ample, honest frame structure, two stories high with a mansard roof. But the architect had stuck on a huge, semi-circular portico, with pine pillars as big around as a barrel. Doane had bought the place at foreclosure. The portico rather impressed him. He wore a pair of baggy and wrinkled linen trousers, a linen jacket, limp shirt with a turndown collar, and small, rusty-black bow tie.

After dinner he went out in front, pacing leisurely, his hands in his pockets. A short wooded declivity led down to the shore. Beyond the treetops spread the blue and placid waters of the lake. He saw the electric runabout whirling rapidly down the curved roadway, and paused, calmly watching it draw up in front of the house. Mrs. Michaels was driving it, and she was alone. She called to him even before the car stopped. He simply waited, without any salutation, his hands in his pockets, and in a kind of grimly good-natured tolerance, while she climbed out and came swiftly across the lawn. Neither did she waste any time on salutations. She was about thirty-five, still pretty, and her blue eyes looked into his with a certain resoluteness.

"Adam has just told me," she began abruptly. "Franklin has been to see you."

"Roberts came to see me," he replied impassively.

"Doane, you simply cannot let him fail!" She declared it with conviction; at the same time slipped her hand under his arm and started him walking, for her excitement demanded motion. "I had no idea of it until Adam told me. It's like a man to wait until the last minute! That savings-bank holds between five and six millions of deposits, the money of thirty thousand poor people over there on the west side. Part of the stock of the Industrial Corporation is held in small lots by the same people. If they should lose their money it would throw the whole country into an uproar. You and every big business man would find it reacting upon you in a hundred different ways."

"Guess we'll have to take our medicine, then," he replied very simply.

"But you don't have to!" she insisted. "You can save the bank with lifting your fingers. Man, you're bursting with cash! You can raise five millions in as many minutes."

"Well, Grace, if that's the case, the failure won't shake me up very much, will it?" he inquired.

She bent forward a little to look into his face, her brows drawn together. "I will not let you do it! It would be monstrous! Why, Doane!" she cried, with a kind of helplessness, "how did you let him get into such a scrape?"

"Much I had to do with it!" he retorted with some temper. "You know well enough that Roberts and I don't hitch up together. Do you suppose he would have been coming to me—until he was so far in the hole he couldn't see his way out?"

"You and Franklin have been neighbors for twenty years," she said. "And Franklin is so—so——" she hesitated for the word which would express her idea that Roberts was one whom a man like Doane ought to help.

"So muddle-headed, say," Doane answered uncompromisingly. "See here, Grace, you've got a good head for business; the best I ever knew on a woman. Roberts' scheme was bound to end in failure, and I told him so. He was going to do business to boost humanity, and you can't do it that way. Do your business on business principles; and then be as philanthropic as you please. That's my principle. It's the only one that will work. He got that Santa Claus savings-bank of his to going and now he's paying four and a quarter per cent. interest on deposits. The other banks pay three. You don't suppose they like it, do you? Then he set up his Industrial Corporation, with coöperative factories and so on, cutting into all sorts of trades. You don't suppose the fellows in those trades like that? He never preached socialism exactly; but in all those fine speeches that he's always getting off, and in the pamphlets he writes, he holds out the idea that old-fashioned business is a sort of skin game—that savings-banks don't pay as much interest as they ought and the trusts make a lot too much money. If he'd been bright he'd have seen that the whole business organization would be secretly hostile to him, and he'd have gone slow. Instead, he's pitched in, head-over-heels, on all sides. Now the pinch comes, and his card-house is going over, and you think I ought to jump in and pull him out of the hole because he's so enthusiastic. As for being his neighbor twenty years, there're plenty that he's neighbored with a heap more than he ever has with me. Let him go to them."

"Most of them have money," she said; "but not by wholesale as you have. Not one of them has the courage, either. Put this situation before them and they'd run together like a flock of sheep. If one jumped the fence the others would skurry after him. It needs courage, Doane! It needs you—one solitary man that can fling millions on the board and never wink, as you did in B. & N., and plenty of other times. Why, your name alone would do it! And, really, he has immense assets."

"On paper," he said dryly. "He's built up a system that old-fashioned business hasn't much use for. Under the hammer his stuff will fetch twenty cents on the dollar."

"Well, suppose you do lose a million—two or three million? What's that to you?"

"It's some to me," he answered sententiously. "It ain't altogether the money, either. He's been giving people hot air—teaching 'em to think that they could run business themselves a lot better than experienced men can run it for them. He's always blatting about 'unselfish business'—as though there was any such thing. And the fool newspapers are always making a George-Washington-and-his-little-hatchet out of him. A month ago a young chap from the Clarion came to see me; said he was getting up a 'symposium' for the Sunday edition. I talked to him a little. His symposium was all about what a great, broad-minded, warm-hearted citizen Franklin Roberts was, and the stingy old devil, Stephen Doane; with pictures of us—mine looking like a cutthroat before taking. Fact is, Grace, Roberts is just as greedy as I am. Only he takes his in newspaper puffs and I take mine in hard cash. When it comes to the pinch he wants to swap his hot air for my greenbacks. I told him I couldn't see it."

"Let him be, Doane! Forget him," she said. "Think of those thirty thousand poor depositors. You know what it means to them to lose the savings they have scraped together. Can you stand by and see that happen?"

"Roberts made the conditions. I didn't," he said stonily. "I can't make eloquent speeches. I can't write hifalutin pamphlets. When Roberts went over there on the west side and told those people that old-fashioned business and the old-line savings-banks were a kind of swindle, I and men like me couldn't say anything. We haven't got the gift of gab. All we could do was to sit still and let experience justify us. Roberts had to have his fling and try his experiment. After the smash we'll clean up the rubbish and go ahead. The smash is the only answer we could make to him. That's why the downtown banks won't help him. You see," he added simply, "if a man can build a card-house and make it stand the weather, what would be the value of a stone house? The card-house must fall in order to justify the stone houses."

"Oh, but you talk as though it were a problem in mathematics!" she cried with a kind of passionate impatience. "I've been your friend, Doane—and you haven't had too many."

"Yes. You've been my friend, Grace. I appreciate it," he said candidly.

"I've been your friend"—she hesitated and continued boldly—"because I've known you—yes, known how human you really were! Don't you see what it means for all those poor people to lose their money—the misery, the despair of thirty thousand families! Think how they work for their money! You know! Think how helpless they are! It's for them that I come to you—you, with your hands running over with money! You must save them! Justify my liking for you! Justify yourself! You simply cannot stand by and see them go into the gulf: Doane, it would break my heart—and partly for you, too!" There were tears in her pretty blue eyes. Her good heart quivered with pity—and ached lest he should, after all, prove cruel and mean.

"Of course, I know what you mean," he replied calmly, and looking straight ahead. "I could have smashed Roberts six months ago easy enough if I'd wanted to: but I've never lifted a finger against him. I suppose I could have given him a boost, too; but I've never lifted a finger that way, either. The fact is, Grace, it ain't entirely a matter of business. You see," he added with perfect simplicity, "Joe wants the girl."

"Amy?" she murmured, quite mechanically. "Joe wants Amy?" She seemed for the moment to be falling through space. She was looking at Doane's impassive face with a kind of fascination. "Oh, but to buy her! To take her at such a frightful disadvantage!" she murmured as though talking in her sleep.

"I don't know's it would be buying her," he said calmly. "I suppose it would be a bargain—and a partnership, like most marriages. Some girls marry for turtle-dove and honeymoon, you know; but I don't know's that's any better than money. It don't last long."

"Said He was Getting Up a 'Symposium' for the Sunday Edition"

"Has Joe—spoken to her?" She felt that she must drag up her intelligence and courage; somehow get them to working again.

"I don't know what Joe's done," he replied simply. "He's never said anything to me. Joe and I understand each other, you know—mebbe better'n most fathers and sons. We pull together. All I know is, he wants the girl. This business of Roberts'—it's luck playing into Joe's hands, you see. The chance belongs to him. You can be sure I sha'n't meddle with it. If he wants a few millions to help him to a wife, of course it's ready. Mebbe he's a sucker to get her that way; but it's his play. You can be sure Roberts won't get a copper cent out of me."

He was still looking straight ahead. She stared at his big, drooping shoulders; the shock of iron-gray hair above his square brow. And she felt her own passion striking against his immobility like a zephyr against a stone wall.

*II*

THE evening was warm. Joseph Doane folded his heavy person into the Morris chair by the wide-open window. For a young man he looked rather old. The hair was wearing thin above his square brow. There were several white threads in his close-cropped brown beard. His face was broad and flat, with high cheek-bones. He put his large hands, one over the other, in his lap, and waited, his eyes upon the open door to the hall, until he heard her light, rapid footfall on the stairs and a whisper of her skirts. Then he stood up massively.

Miss Roberts was pale in spite of her duskily rosy favor. Her large, dark eyes burned. But she held her head high with pride; advanced with light, swift, firm steps; held out her hand. Doane's large fingers closed over her slim ones.

He smiled a little, looking down at her.

"It was good of you to consent," he said quietly. "I hardly dared hope for it."

She disengaged her hand quickly, without a word; stepped over to a chair in the centre of the room. He resumed his seat by the window.

"Nothing was said about a settlement," he observed frankly. "Of course, I meant to give you one."

"I leave that to you," she replied.

He gave his slow little smile. "Better have a settlement. I'll take it up with Opdyke." He was absolutely good-natured.

"It's all arranged, is it—about the bank? That's all arranged?" she asked, with a kind of breathless haste.

"It's merely the matter of supplying a certain sum of money," he said. "That will be done in the morning. It's perfectly arranged—and all over with."

"Four millions—I understand, from what father said."

"About four," he answered. "But whatever is needed will be supplied. That's settled."

She was regarding him silently and with a kind of fascination, as though the lightly-mentioned millions half hypnotized her, when they were interrupted. A tall, round-shouldered gentleman, with distinguished white whiskers, came in hastily. His walk, at once shuffling and rapid, and his overdone, nervous manner, suggested a person pretty thoroughly broken-up—scrambling along the edge of a collapse.

"Ah, Joe!" he called out cordially, extending both tremulous hands.

Doane stood up, and suffered his large paw to be squeezed, with a kind of sympathetic tolerance.

"I'm very glad to see you here," said Mr. Roberts, rather eagerly, clinging to the big fist.

"Thank you," Doane replied calmly. "I'm glad to be here."

Roberts kept his back to his daughter. "We shall owe you a great deal," he added, with a shake of the imprisoned fist.

"Oh, no," said Doane. "The debt is all the other way."

"Well, perhaps you think so! Perhaps you think so!" Roberts tried to make it jocular, and took one hand to pat the huge shoulder. He turned to go, still without looking at his daughter.

Doane remained standing until he disappeared, then resumed his seat. He, too, avoided looking at Amy. He suspected she had turned whiter.

"Father doubts I'm worth four millions," she said; "perhaps about two and a half."

"Your father has gone all to pieces," he replied coolly. "The strain has been too much for him. Now, you see, he's in the reaction from it, and it carries him off his feet. This isn't like him. Six months' rest will bring him around."

"No. It isn't like him," she said. "It isn't like him. I hope I love my father. But it isn't for him, after all. I've been over there on the west side among those people. Thirty thousand of them are depositors in the bank."

In his own mind he thought it would have been much better if the motive had not been thus squarely stated between them. However, she had stated it.

"I think you wont find it so bad a bargain," he said simply. "Marriage, as I look at it, is a partnership and a new deal, anyway. One and one make more than two. What's gone before doesn't matter so much. You are the only woman I ever wanted. It seemed unlikely enough that I could have you. But now, you see, Fortune favors me—brings you to me. But unless I can please you afterward it will be a poor enough bargain for me. That's your security."

"You've thought of that, then?" she asked, low and rapidly. "Of afterward? Of the risk to you? We know well enough why I am agreeing to marry you. Do you think I shall be able to forget the reason? I shall be going over there on the west side, you know. And when I remember that those people would have been ruined but for me, I'll have to remember, also, that you could easily have saved them without a price. You've thought of that?"

She Faced About Without Leaving Her Position. "You Made a Mistake," She Said

"We have to take the game as it lies," he replied. "If, afterward, you keep thinking of what you say now, of course I shall lose. But it will be because I didn't succeed in pleasing you as a husband; not on account of what went before. I should lose just the same if you'd married me from any other motive. If I do please you, you'll be thinking of something else. We have to take the game as it lies. In other things as well as in business the chance opens out before you, and you have to throw for the stakes or quit the game. This chance—for you—opens before me; and I throw. If I make good afterward, of course, I'll have to make good for both of us—for you as well as for myself. I throw."

"It wouldn't have been possible with any other man," she said slowly, and half to herself. "Not with any other man. If you had come to me—on your knees, and with soft phrases—I should have loathed you."

"I don't think you loathe me, Amy," he replied good-naturedly.

She dropped back in her chair helplessly. "One might as well loathe a tree! You brought it up really—so absolutely impersonally—'I marry you and pay four million; you marry me and get four million; pleasant weather we're having!'" She bit her lip, and two straight lines came in her brow. This was hardly the way to keep command of her nerves! "At any rate, I thank you for that. You made it really easy for me."

"Of course, it wouldn't have been possible with another sort of girl," he replied; "not with one that hadn't the courage. It wouldn't have been that sort of girl that I'd have wanted. I knew well enough you were, as one might say, life-size—so that when a big crisis came upon you you wouldn't go to pieces as though life mustn't have anything but lollipops for you; but would accept it and stand up to your chance, and throw."

"I have my pride," she answered simply.

"I could say something to you of the other sort," he added. "You have kept me awake plenty of nights."

"That was my bad luck," she said. "The partnership isn't equal. You are lucky and I am unlucky."

"I think you will go in on rather better than an even footing," he replied. "It may disturb you just now to think that I paid out a lot of money. But you are doing this because you are generous and brave; you wish to save your father and many poor people, while I am sticking to a hard advantage. Don't you see the advantage that will give you afterward?"

"You can say that," she cried, "and still stick to the hard advantage? You and your father are running over with cash; but you won't save those people, except at a price? And you can understand this?"

"Sticking to the advantage, Amy, is what I have to say of the other sort, finally. It seemed unlikely enough that I could have you. This chance came up. I'd stick to it to the last second. Otherwise I should want you less than I do."

She looked at him with round eyes and murmured, "You talk—like a miraculously intelligent bear."

"Perhaps a bear isn't so bad," he replied simply. "The money itself doesn't amount to so much. But there is such a thing, you know, as having power—being able to exert yourself strongly upon life. See now, for all your pride and courage, how harried you are—like a deer that hears the hounds. I mean it to be the last time. Out in the open there would be plenty of other times when you'd hear them. But not in my house. It's strong and fast there. That's what I mean to offer you. I think I can offer it."

"I suppose you can," she murmured. Then she slowly shook her head. "But it won't answer." She arose, walked over and stood in front of his chair, six feet away, her hands lightly clasped, her arms lax. "It would be too bad a bargain for you, Joe. I shouldn't be able to forget how it came about. It wouldn't be a success. In spite of everything—there's something about you that deserves better. Just help us out of this freely, without price. You have the money, and are capable of doing it. And I'll love you as long as I live."

"That won't answer either, Amy," he said low and quietly. "I take the game as it lies. I want you too much to do otherwise. Fortune gives me this chance. I'll stand by it."

"Fortune may make you pay!" she said with a menace.

"I'll pay then," he replied simply. "Otherwise I would have no business to stand by my chance. I don't——"

She turned swiftly to the window; as swiftly stepped to the side of his chair, her body shutting out the window from him. An instant later she said, "Don't you feel this draft?"

"No," he replied. But without heeding him she turned, closed the sash and pulled the shade. She faced about, without leaving her position. "You make a mistake," she said.

"Somebody was out there?" he inquired gently.

"No, I think not," she replied without looking at him.

"I think somebody was out there," he repeated.

She said nothing. He put his hand to his close-cropped beard—almost the first gesture he had made. Then he arose to go. He didn't wish a woman to put her body between him and—any one who might be lurking inimically. If he heard a hiss behind a bush his first idea was to step through the bush and see what it meant.

"I stand by the chance, Amy," he said. "I believe I will make good." He held out his hand.

She seemed not to hear him. "Joe—if any one should meet you—if you should see any one who was angry—be very careful." She almost whispered it, her burning eyes looking up to his.

"Who is it, Amy?" he asked soberly.

"He's only a foolish boy—selfish, like all youngsters," she went on; "unable, yet, to meet a blow firmly, you see. There's no telling what foolishness he might not be capable of. If you should meet him, Joe"—— She swayed a little toward him.

*III*

FATHER and son drove from the suburban station together, after a busy day in the city. The job of saving the bank was done. Now, neither had anything in particular to say. They were never a loquacious pair.

(Concluded on Page 35)

# THE SATURDAY EVENING POST

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## A Multiplication of Jobs

ILLINOIS has been checking up her Railroad and Warehouse Commission. She finds that one member—a prominent business man—has visited headquarters at least three times in four years and drawn pay regularly; but there is no record of any further participation on his part in the affairs of the body. The second member endeavored to resign a good while ago. Being balked in that attempt by the Governor's disinclination to pick out a successor, this member has done nothing since. The third member is dead. About once a year, or once in two years, the State has been reminded that it had a Railroad and Warehouse Commission—sometimes by a deplorable scandal in warehouse practice; sometimes when a machine Governor appointed a lusty but obnoxious henchman to a good job in it.

Governor Deneen made the commission pass an order reducing freight rates—much as Governor LaFollette got action out of some Wisconsin boards. Unless the Governor acts the commission slumbers, but it is enough of a somnambulist to draw pay and enough of an entity for an Executive to hide behind when he doesn't wish to act. This Illinois commission is better than some, and worse than others. On the whole it is a pretty fair average type of its class. About every State is provided with its quota of appointive boards and commissions, most of which should be promptly abolished and their powers conferred upon the Governor direct. The boards and commissions, in the main, merely multiply jobs and divide responsibility.

## Pensions for Professors

THE Carnegie foundation for providing pensions for college professors who have passed the age for useful work has been much praised as a piece of necessary and enlightened philanthropy. It is generally believed that college professors are poorly paid, not only as compared with what men of similar abilities are able to earn in other professions and business, but also as compared with what professors received a generation ago. The average college salary may have increased somewhat lately, but not anything like in proportion to the increase in the cost of living. Although this latter statement is open to dispute, the former is beyond doubt: the difference between the earnings of an able lawyer and those of an able professor are vast.

The simplest way to meet this discrepancy—if it should be met—would be to raise college salaries to a point where professors could reasonably be expected to save something for their old age. But colleges seem unable to secure funds for this purpose; whenever they get any money they are likely to put it into additional plant and equipment in order to keep abreast of their competitors, rather than to pay larger salaries. Moreover, professors are not supposed to be good business men: even if they earned more than they needed, they might not save wisely. The pension is the safest way for making secure provision for their old age. But should it be a pension from a private and philanthropical source such as the Carnegie foundation? As long as Mr. Carnegie lives, and for a good while after, the Carnegie pension will savor of charity, no matter how impersonally it may be administered. If the pension came directly from the institution that the professor had served all his life there would be less charity to it: it might be considered a legitimate part of the pay for work faithfully performed. There are those, of course, who regard Mr. Carnegie's millions as public funds unjustly diverted, and his philanthropies as a mere confession of wrongdoing. But they are not in the majority, and as long as the law of the land stands as it does it would be better to find some other means than private generosity to provide for an honorable and useful class of men. The same thing is true of public-school teachers: they should get pensions, and not from a private purse.

## Things They Do Better Abroad

THE British press and British public men never lose a chance nowadays of talking, sadly or with righteous indignation, of our corruption in State or municipal administration. It has become an engaging habit in them. Their own irreproachable land imposes death duties rising to eight per cent. on fortunes of over five million dollars. One of the croupiers of the great British faro bank, politely called the South African Mining Market, used to boast that he never had less than five million dollars at his bank, just loose money for which he could send round a check, if at any moment he fancied something to roll in. It was quite apart from the other fifty millions he held in his group of mines and other departments of the faro bank. When he died, his estate paid death duty on four and a half million dollars.

Another and even more distinguished croupier of the British faro bank always said with some contempt that he did not reckon a man who had only fifteen millions worth taking into account in Finance. Also, he always kept half of the shares in the Rand mines in his own hands.

On his death, recently, his estate paid death duty on fifteen million dollars, at a time when his holdings in the Rand mines alone were worth twenty millions, his holdings in the Robinson group of mines hardly less, his De Beers holdings probably more. To put the estimate low, ten million dollars which ought to have gone to the British exchequer from these two estates went somewhere else; and everybody in that irreproachable land knows it. That those millions went can hardly be the fault of the British Income Tax Commissioners who collect the death duties; for so active and strenuous are they that at this very moment they are straining every nerve to get thirty dollars tax on the income of the Belgian dramatist, Maurice Maeterlinck, income from work done in France and sold in America. How much better they do these things in England!

## Seven Tickets for a Quarter

FOR five years, led by doughty Mayor Johnson, the people of Cleveland have been fighting for lower street-car fares. The traction company has recently come forward with an offer to surrender its existing franchise and accept a new twenty-year grant, under which it shall charge a three-and-a-half-cent fare (selling seven tickets for a quarter) and give transfers practically everywhere. Probably this offer would have been accepted five years ago with about the enthusiasm of a small boy taking a Christmas present. It seems doubtful whether it will be accepted now. Almost simultaneously with the Cleveland offer the Chicago traction companies made a proposal so advantageous to the city that, had it been made five years ago, the public would have received it with incredulous amazement. They receive it very coolly indeed now and will probably demand further concessions. Five years ago eighty-cent gas in New York would have given the lighting trust the gratitude of an admiring populace. Now eighty-cent gas is taken on the theory that half a loaf is better than no bread. There are still some hundreds, or thousands, of public service concerns that have not had their brush with the public. We wish they would pause and reflect that in most human relations it is poor policy to exasperate a man with whom you have to deal.

## A New Channel for Speculators

THE trouble with speculation is that it produces nothing. The stock exchanges and bucket-shops engage the energies of some of the brightest men in the country and absorb great quantities of capital; but they are, in the main, simply parasites upon real business.

A clique of operators buys a lot of Pennsylvania stock around 125, or of Union Pacific at 140. Good times, larger earnings and increased dividends send the Pennsylvania shares up to 145, the Union Pacific to 190. The operators reap a huge profit. Yet they have not contributed a penny's worth to the creation of the enhanced value which they appropriate. It is just graft. They did not add a ton to the traffic of the roads, nor a mill to their efficiency. The instinct to speculate is deeply implanted in the human breast. Probably it cannot be eradicated. For this reason we do not advocate shutting up the exchanges. But we think they ought to be made productive.

Irrigation is doing wonders in the arid West; but it is a slow and limited remedy. We now know that the reason certain regions get too little rain is that the mountains shut off the moisture-laden air that comes from the Pacific Ocean. Remove the mountains and there would be plenty of rain. The task is difficult, but not impossible. It is simply a question of enough money, which again is only a matter of floating enough common and preferred stock, debentures and collateral trust bonds. We should like to see the Broad Street temple of chance and its many auxiliaries converted into a grand joint-stock society to purchase arid tracts and enhance their value by giving the humid winds of the Pacific a free and unobstructed opportunity to blow over them. It need not be done all at once. The mountains could be taken down in sections—and very likely sold to scenery syndicates in the comparatively level Mississippi Valley. When thus productively employed, we should have no objection to speculation.

## The Easy Money of City Folks

CITY people when they go to live in the country, as they are coming to do more and more, bring a good deal of money into rural communities, and they spend their money freely, because they have it to spend and know what they want. The effect upon the country people is often corrupting. The latter quickly associate the idea of easy money with "city folks" and regard them as their natural prey. Often they have two prices for their commodities—one for their own kind and another, frequently larger than current city prices, for their new neighbors. Where there is a season they expect to make enough in a few months to keep them going the rest of the year, and they try as a rule to give as little service for what they are paid as possible. That is a weakening habit for any self-respecting citizen to get into. Another evil consequence of the city invasion is the association of some of the natives with city servants, who are usually of an inferior class morally and have their own cynical attitude toward their employers.

## Pigeonholed Politics

AN INDEPENDENT movement in politics is no longer looked upon as something essentially skulking and nefarious. It is now generally admitted that one may eschew allegiance to party and still possess some of the attributes of manhood. Yet the old idea that politics is a sort of vested right of the two parties curiously survives.

Thus some powerful editorial minds have politics neatly indexed and pigeonholed. If the question concerns tariff, or currency, or the navy these editors turn to the proper compartment and pull out the answer. But they are confused and irritated when voters are appealed to upon a line of self-interest which neither party has formulated: that depreciates their stock-in-trade.

Such men resent, for instance, the idea of a labor movement in politics, because there is nothing in their pigeonholes on that subject. They know, as a matter of law, that, if any one thinks he sees his interest in an issue quite apart from those in the platforms, he has a right to vote for it and to persuade as many others as possible to vote with him. But they feel that he really oughtn't to do it, because such a course is a play outside of the game as they have learned it. It leaves them waving their expert bats when there isn't a baseball coming their way.

## The Important Taxpayer

SOMEBODY has discovered, in a flourishing inland city, that the school board, which disburses a great deal of public money, has no member who owns much property and pays taxes to a considerable amount. Opponents of the administration, therefore, are making what capital they can out of the ancient and naïve theory that taxpayers have a proprietary interest in the government. One observes, however, that they are not succeeding as well as they might reasonably have expected to do a dozen years ago, when the statement that taxpayers were opposed to a certain measure was regarded as a crushing argument, and "wasting taxpayers' money" was a damning charge against any administration.

Of course, no administration does or ever did waste taxpayers' money—for the simple reason that, the moment the taxes are paid, the money ceases to be taxpayers' money and becomes the government's money. What the government does with it is no more the business of the taxpayer than of any other citizen. Small taxpayers have the modesty to acknowledge this self-evident truth. But if a man pays a considerable amount in taxes it is often nearly impossible to wean him from the gross and palpable fallacy that he is entitled to especial consideration on the part of the government. Any one who thinks that taxes are a voluntary contribution should attend a session of the board of assessors for his locality. In many cities, saloons pay more taxes than any other interest, but are not given proportionate representation on school boards and park commissions.

We wish speakers and writers on political subjects would drop the bad habit of talking about large taxpayers as though they were entitled to higher regard than other citizens.

# SENSE & NONSENSE

## Seeking Damages

REPRESENTATIVE WACHTER, of Maryland, ran for mayor of Baltimore a time ago and was defeated. He made many speeches in the city during his campaign. Wachter got a letter the other day that gave him pause. It read:

"You will probably remember me. I live in the Seventeenth Ward in Baltimore. I attended the last meeting at which you spoke. I sat on the stage. After your speech that night I was paralyzed, and I haven't recovered yet."

## Clapp's Kind of an Audience

SENATOR MOSES E. CLAPP, of Minnesota, made a speech at Erin Corners, in his State.

His audience was very unfriendly. They howled at the gigantic Clapp, laughed at him, threw things at him and made it most uncomfortable.

Finally, Clapp stopped and looked at the chairman.

"Don't mind them, Mose," said the chairman. "Go right ahead. They're nothing but loafers and rowdies. None of the decent people would come."

## The End Man

SENATOR LONG, of Kansas, comes from the rural districts, and was rather diffident when he went to his first big reception in Washington, at the home of Senator Elkins.

Mrs. Long tried to steer him down the line and succeeded admirably. When they had shaken hands with everybody Long mopped his face and said: "Well, my dear, I guess I got through that all right, and I think I knew everybody with one exception. Tell me, who was that man at the end of the line with whom I shook hands."

"That," Mrs. Long replied freezingly, "was the butler."

## Sizing Up a Senator

CONSUL HEENAN, who was at Odessa, came to Washington and went to the Capitol.

Heenan is a gigantic man. He met Senator Spooner, of Wisconsin, in the lobby and, after he was introduced, looked down at the diminutive Spooner, and said: "So this is Senator Spooner, is it?"

"Great Heavens!" flared Spooner, "you don't think a United States Senator must be seventeen feet tall, do you?"

## All One to Hanna

WARREN G. HARDING, who was Lieutenant-Governor of Ohio under Myron T. Herrick, tells a story on the late Senator Hanna to illustrate the difficulty politicians experience in remembering faces they see in the reception line:

"The Senator and myself were speaking in a southern Ohio town. With us was Elmer Dover, Hanna's secretary. After the speech, Mr. Hanna was besieged with a crowd of those who wanted to shake his hand. Dover and I counted some twenty-three hundred who passed in line, and, by that time, the old man's hand had nearly fallen off, and his eyes were bulging out with fatigue. 'I'll bet he doesn't even see the rest of them,' said Dover.

"To test the question we got in line ourselves and asked the reception committee to give us fictitious names.

"'How do you do, Mr. Smith? Pleased to meet you, Mr. Brown,' he said to us in a singsong voice. He never recognized us until we got past him and gave him the laugh. 'You rascals,' he said; 'wait until I get you alone.'"

## Locating Uncle Joe

Our Uncle Joe a rover was; he loved to sail the sea.
The far-off corners of the globe he sought with fervid glee.
And so, to keep our minds at rest and calm our anxious fears,
He sent us postal cards—the kind they use for souvenirs.

He sent us cards from Yellowstone, from Egypt and Japan;
From Mozambique, from Martinique, from Fez and Yucatan;
From Tripoli, from Zuyder Zee, from Greenland and the Nile;
From Tunis and from Samarcand in every shape and style.

From Paraguay, from Baffin's Bay, from Quito and Sulu;
From Kandahar, from Zanzibar, from Cork and Timbuctoo;
From frigid Omsk and lonely Tomsk, from Mocha and Oolong;
From old Pekin and Fiji in an ever-growing throng.

From Cuba's shore, from Labrador, from Pango Pang and Nome;
From Borneo and old Saint Jo, from Timbuctoo and Rome;
From Reykjavik, from Bitter Creek they came to swell the mass;
They filled the flat, they killed the cat, they almost smothered us.

Poor Uncle Joe died just last week; in Guam he fell asleep.
He never was a churchly man and so we sit and weep,
And sadly wonder through our tears which way he chanced to go;
But soon he'll send a postal card and then, of course, we'll know.

*George Fitch.*

## Ballade of Aladdin's Lamp

Aladdin was a lucky man,
The genii wrought, at his behest,
According to this simple plan:
He rubbed the lamp, they did the rest.
But you should be as greatly blessed—
Your magic lamp, unrubbed still,
Lies all forgotten or unguessed—
The genii wait to work your will.

That princely castle that you scan
With envy on yon mountain crest,
Uprose, obedient, arch and span,
To slaves into his service pressed
By one who heeded jibe nor jest,
But rubbed his lamp serenely till
'Twas finished.—Laggards, long distressed,
The genii wait to work your will.

If only you do what you can
And put your magic to the test,
The palace that in dreams began,
The rainbow treasure of your quest,
With form and truth you will invest,
For diligence is served by skill;
So rub your lamp and do your best,
The genii wait to work your will.

*Envoy*

Oh, brother dreamers, East and West,
Whose great air-castles come to nil,
Wake! Rub the lamp by each possessed,
The genii wait to work your will.

*Thomas Lomax Hunter.*

## Enough's as Good as a Feast

WHEN Vice-President Fairbanks made his New England trip this fall, somebody, at one of the houses where he stopped, gave him a glass of buttermilk.

The Vice-President is a politician. He praised the buttermilk, said he was inordinately fond of it as a beverage, and that this was the best he ever tasted. His rhapsody was to tickle the housewife who gave him the drink, but it went further than that. Word was passed along that Mr. Fairbanks loved buttermilk, and he was

served with it everywhere. The praise got into the newspapers and was commented on. Some irreverent paragraphers dubbed him "Buttermilk Charley."

The result was that Mr. Fairbanks was served with buttermilk for breakfast, dinner and supper. He found a pitcher of it at his elbow every time he stopped to rest.

Finally, he reached the house of Senator Proctor. The buttermilk was there, fresh and foaming.

The Vice-President was appalled. He was sick of buttermilk, loathed it. Calling Mr. Proctor to one side he said, with tears in his eyes:

"Senator Proctor, I think I know you well enough to say to you that I can drink no more buttermilk. My stomach rebels. I beg and pray of you to take that horrible stuff away and get me a cup of coffee."

"Why, Mr. Vice-President," said the astonished Proctor, "I was given to understand that buttermilk is your favorite beverage."

"Favorite beverage!" groaned the Vice-President, "it may have been once, but I give you my word that, since I have been in this State, I have been unable to get a drink of water even. Please, please take it away!"

## Carnegie's Dark Horse

ANDREW CARNEGIE went to Tuskegee, Alabama, last spring, with the other philanthropists and educators who made that institution for the education of the negro a visit.

Carnegie is one of the supporters of the school and has a sincere admiration for Booker T. Washington, the great negro who is at the head of the institution.

It came time for Mr. Carnegie to make a speech, a proceeding that always delights him. He had for his theme men who have done much good for the world. He stood for half an hour and discussed the deeds of various of the world's helpers and then said, turning with an admiring glance at Washington, who sat on the platform: "I admit that these were all great men, but I have a dark horse ——" And the speech stopped right there.

## A Mere Technicality

SOME years ago there was a lawyer in the Indian Territory named McGann. He was the attorney for a farmer who had killed a neighbor. McGann got the man out on bail, on the plea of justifiable homicide, or something of the kind, and the farmer immediately took his gun and killed the chief witness against him.

Naturally, this nettled the sheriff and the judges, and they offered $300 reward for the murderous farmer.

"Say," said McGann to the sheriff, "will you give me that reward if I get him?"

"Yes," the sheriff replied, and McGann rode out to the hiding-place of his client. The farmer came up, and McGann shot and killed him. He took the body back to town and demanded the reward.

"How about this, McGann?" asked another lawyer. "Do you think it is in accordance with the ethics of the legal profession to take advantage of your client in that manner?"

"Ethics be blowed!" snorted McGann. "I killed him in another case."

## The "Down and Out" Overcoat

*By A. Frank Taylor*

WHAT'S the matter with J. Dudley? Does he fear immediate arrest?

No—He is simply the victim of a "Down and Out" Overcoat, the Collar of which insists on remaining *down* below the collar of his Inner Coat, and on leaning *out* from the back of his neck.

Whenever J. Dudley puts on that Overcoat he employs Strategy.

He tries to Catch it unawares.

He looks the Other Way and then slowly and carefully puts his arms into the Sleeves. Then with Frantic Energy he hoists as quickly—pulls up the back of the Overcoat Collar to his ears—pulls down his Inner Coat to his knees, then Jams the Overcoat Collar Securely down over the Collar of his Inner Coat.

When he then beholds himself he heaves a sigh of Relief that could be heard for two City Blocks.

But, Holy Smoke, what was *that* he saw later on!

He had noticed *It* in a Window—and it certainly looked like him.

It was he, J. Dudley—the *only* J. Dudley with the Collar of his Overcoat sticking out behind like the dip of a Molasses Jug.

The Front and Back hanging with about as much Drape as a Chinaman's Jumper—the Arms awry—the whole Shootin' Match all to the Good.

The "Down and Out" was working Overtime.

* * *

Have you ever worn a "Down and Out" Overcoat, Gentle Reader?

Of course you have—nearly everybody has who wears Men's Clothes—

For fully 80 per cent of all Overcoats are either cut wrong or made wrong—and a "temporary" shape is "doped" into them with the hot flat iron—Old Dr. Goose—because that's cheap.

Soon that temporary shape fades away.

The Collar tries to crawl down your Back—and the wrong inner coat collar—

—The Coat binds under your arms and across the shoulders.

The Shoulders get sloping and lose their shape at the points where they ought to look smooth and round.

And the Front and Back do not hang or drape smoothly and evenly.

Your Overcoat loses its Shape—its Style and its Fit.

* * *

Now there is *one* make of Overcoats at least which is properly made.

They carry the label of "Sincerity Clothes."

"Sincerity" Overcoats are made to *fit* and to look stylish.

The Shape of "Sincerity" Overcoats is moulded *permanently* into the Cloth with the needle by expert hand workmanship.

If the Style and Fit is satisfactory to you when you first try a "Sincerity" Overcoat on—it will *remain* correctly in form to please you until you Want a *Newer* Style Overcoat.

Look for the label (below) in your next Overcoat. That is, if you really care to purchase a smart fitting Overcoat. You won't have to look far—you'll find it at any enterprising dealer's. Here is the label:

SINCERITY CLOTHES
MADE AND GUARANTEED BY
KUH, NATHAN AND FISCHER CO
CHICAGO

# Getting On in the World

### STEPS AND MISSTEPS ON THE ROAD TO FORTUNE

A MAN of my acquaintance, who does not know how to save ready money, but who always pays his debts, when he married, in 1879, built a home which cost eight hundred dollars. The contractor accepted half cash and a note secured by a second mortgage for the remainder, the owner obtaining the four hundred dollars to make the cash payment from a local capitalist on a first mortgage.

After living a few months in this house his employment required him to move to another place. His house he rented still only a back-building—for fifteen dollars a month. About the time the first mortgage note matured he subscribed for five shares in a local building association, which entitled him to a loan of not over a thousand dollars on good security. Of this he borrowed enough to pay off both mortgages on his house, the payments to the building association aggregating, installments on stock and interest, $10.86 per month, $4.14 less than the rent received.

This seemed so good an investment that a few months later he paid a twenty-dollar gold piece, that he happened to have in his pocket at the time, as first payment on two vacant lots costing seven hundred dollars, which he improved with two small houses costing thirteen hundred dollars for both. The money to finance this transaction was advanced by the seller of the two lots. Later he made a new loan with the building association to repay the advances. As he had been reducing his first loan, or rather increasing his security-values, by paying his assessments, he had a margin of credit which enabled him to make his new loan on all three houses for enough to satisfy all claims. He had to acquire more stock in the association to do this, but the rents derived from the two new houses met all monthly payments, as well as taxes and insurance, and left something over for repairs.

Adhering persistently to this plan of buying good real estate whenever he had sufficient margin of credit to finance the transactions, this acquaintance of mine, now fifty years old, has acquired of such property, clear of all debts, fifty thousand dollars' worth, including his home and some farm-lands. He collects about twenty-five hundred dollars per year in rents from his improved real estate.

He has never deposited in savings-banks and with other banks has been a short-time borrower. He has always kept his life insured for a little more than enough to pay all his debts. He has always worked on a salary, averaging about eighteen hundred dollars per year since 1880, and has lived well, spending all of his income not needed to meet his "fixed charges." Of his six children, the three who survive have been kept in school to the present time.

—*A. D. B.*

### Sold Ranches to Sportsmen

WHILE working in a real-estate office that handled farm property almost exclusively, I noticed that frequently the ranchmen living high up in the mountains near good hunting and fishing and surrounded by splendid scenery, came in and wanted to sell their ranches. Crops could not be raised with any degree of certainty on these ranches, and the firm by whom I was employed invariably refused to handle such ranches.

I had saved a little money and decided to take a chance. I secured a month's leave of absence, and taking a notebook and camera with me went up into the mountains. When I found a ranch surrounded by wild and rugged scenery and near good shooting or fishing grounds, I got a six months' option on it at a nominal price. Then I took several different views of each ranch and of its surroundings, aiming to catch the striking and picturesque effects, and afterward jotted down in my notebook the kinds of game in the vicinity, the distances to their haunts and to the fishing streams of the vicinity. I noted also the distance to the nearest town, the

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TRADE MARK REGISTERED

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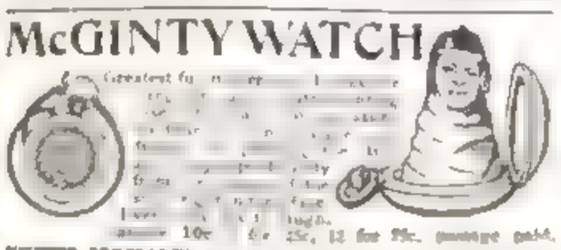

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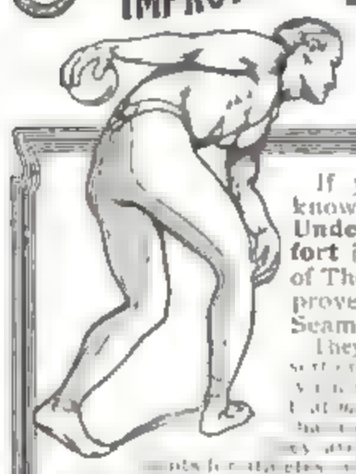

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methods of transportation, cost of guides, and of living and other details. Thus I secured options on six different ranches, the purchase price varying from two hundred dollars to five hundred dollars.

When I got back to the city I had my pictures printed and wrote out full and complete descriptions of each property, its acreage, buildings, and its points of merit from the standpoint of the sportsman. This I made into advertisements which I inserted in four different magazines devoted to sports, telling what I had to sell and offering to send complete illustrated descriptions of each property to all inquirers.

The inquiries were few in number, but to each man I sent a full description of the property, accompanied by photographs and a personal letter. In less than two months after I inserted my advertisements I had sold every ranch, and at a profit of from 200 to 400 per cent. With the money I was enabled to go into the real-estate business on my own account, and now have one of the biggest businesses of the kind in my city. —*D. I.*

### Something in Chips

AT THE grocery where I was a clerk there were daily calls for potato chips. Of course, we kept a heavy supply of the Saratoga chips that were prepared, packed and shipped from up North, with which we supplied the demand; but every now and then came complaints that these "chips" were stale. The complaints gave me an idea. Why couldn't these chips be cooked daily, and delivered from the store hot and crisp? I believed they would sell like hot cakes.

After about three weeks of thinking by day and dreaming by night, I planned a machine that could chip, fry and salt the potatoes with the assistance of one person. I worked at night until I constructed such a machine, and its first trial proved it to be even better than I had anticipated. I then asked permission of the manager of the store to establish my machine in a cut-off place in back of store, to which he readily consented. In my spare time I prepared chips, did them up in small packages, sent out free samples to every customer, and got other grocers to do the same. I then advertised in the daily papers:

> Fresh potato chips daily. Delivered while almost hot. Everybody by-zum, everybody eat-zum.

Orders came and increased so rapidly that in a month I had to engage several girls to pack chips in five and ten cent packages. I now have a patent on my machine, and have one in the largest grocery store of every large town in Georgia. In my own town of sixty-three thousand inhabitants I send out as many as ten thousand five-cent packages daily. The profit has far exceeded my hopes.

*J. L. T.*


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## The Music Master Plans a Christmas Surprise

# COLUMBIA Graphophone

**As the pleasure grows upon the Music Master, so it grows upon the whole family.**

CHRISTMAS! It is in the air. My friends, they demand of me, "What shall I give to the children for the fete of Christmas?"

On the instant there comes to me the great idea, "Attend! We are all children at the Christmas. You will make one gift for them all, the big ones and the little."

"One gift for all! Impossible. How then?"

"I tell you. It is this way: One gift, **A Columbia Graphophone**, with those **Columbia Records** which make the so perfect music,—songs of Christmas, of the Opera, of the Vaudeville—music of all instruments. Stories that make the entertainment, the drollery. Me! I laugh with pleasure at the thought. It is an idea of the greatest—One gift for the whole family—**The Columbia Graphophone.**"

If you have no talking machine buy a **Columbia**, if you have another make buy **Columbia Records.**

We don't ask you to pay cash for your Holiday purchases. Buy your **Columbia** outfit from any dealer or at our stores in all the large cities and pay when the burdens of your Christmas expenses are past.

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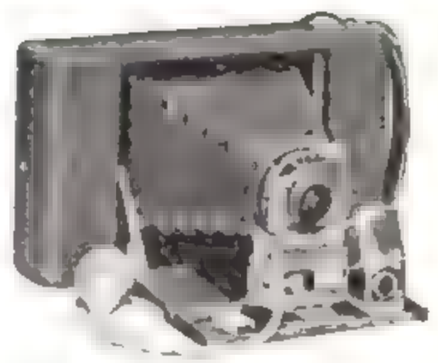

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# A KID'S COMPOSITION

*By Henry A. Shute*

### When a Feller Gets Old

IT MAKES a grate deel of diferance when a feller whitch has been young gets older than he was whitch always hapens because we have got to grow old some day whether we want to or not and die two

most old men says it isent enny fun to grow old but still they apear to think that all boys is newsences and all young fellers tuf. but little fellers all want to be big and stand up to a mark on the wall to see if they has groan enny sence the last time they was measured and if they has groan enny they feel big as time and if they hasent groan enny they feel prety sick about it. when i was a little feller i thougt i never wood be big enuf or old enuf not to like to ride on a stick and gump and fome at the mouth like a horse and when i got biger i dident want to do it enny more and i never thougt i wood be big enuf to not want to fire snapcrackers and i thougt i never wanted to go with girls like big fellers did most of the time whitch seamed foolisher than ennything elce in the wirld xcept waring collers and necktis and blacking your boots whitch i dont never do xcept when i go to chirch whitch i dont do then if i can get out of it.

They is lots of things a feller does that men dont like to. nocking of hats and rassling and swiming and pluging green apples on a stick and triping up peeple with a string and if enny feller tries it on them they is mad as time. and i bet every one of them usted to do it when they was boys and when they gets old they think it is feerful. i wunder why a feller changes so. once in a grate while they is a feller whitch seams jest like a boy and the peeple all says he dont amount to ennything and he aint got enny dignerty and he never will be wirth 2 cents. but the fellers all likes him and thinks he is all rite and the girls does two every time. they like him better than a feller whitch has got dignerty and whitch aint free and jenerus with there mony as most always a feller like him is, and spens it rite and left as long at it lasts and then he borrys more of his frends so he can keep on being jenerus to the fellers. that is the reson why everybody likes him xcept the fellers he borrys mony of whitch dont like him so well as they wood if he had borried of sumbody elce.

i sumtimes wunder when i am licked and sent to bed if father ever remembers the things he usted to do when he was a boy. sumtimes when father is fealing jest rite he will keep us all laffing a whole hour telling us what things he usted to do when he was a boy and when he gets threw he always says if i thougt you did the things that i have did when i was a boy i wood half kill you or skin you alive. so when me and Pewt and Beany gets together and does some of them things that father usted to do we are prety careful not to get cought.

i dont beleeve peeple is enny beter beeaus they grow old. sumtimes they gets croser and croser the older they grow and get to lamming fellers with there cane when a feller doesnt do ennything to them. if a feller gives a yell or a whissle threw his fingers at a nother feller acros the street some old man says what are you making that cussed noise for when i aint speeking to him at all and he lams at me with his cane because i say so only he dont hit me you bet for i gump of of the sidewalk. jest think of geting mad at that when i aint doing ennything to him. is it enny wunder fellers like to plage old men when they get so mad at nothing. if men and women only wood say fellers have a good time as long as you dont do damage and it will be all rite then they woodent have so much truble or fellers eether.

if i grow up i bet i shall gnow how to treet fellers and get along with them without truble and fiting and jawing them all the time. if there baas ball is nocked into my garden i will say come over fellers and get it but dont tred on my sweat williams or my qucumbers and if they is enny apples on the ground under my trees i will say help yourself fellers only dont shake the tree or shin up and brake the lims of. if i grew up like sum men i had aught to die before that. i hope i never shall.

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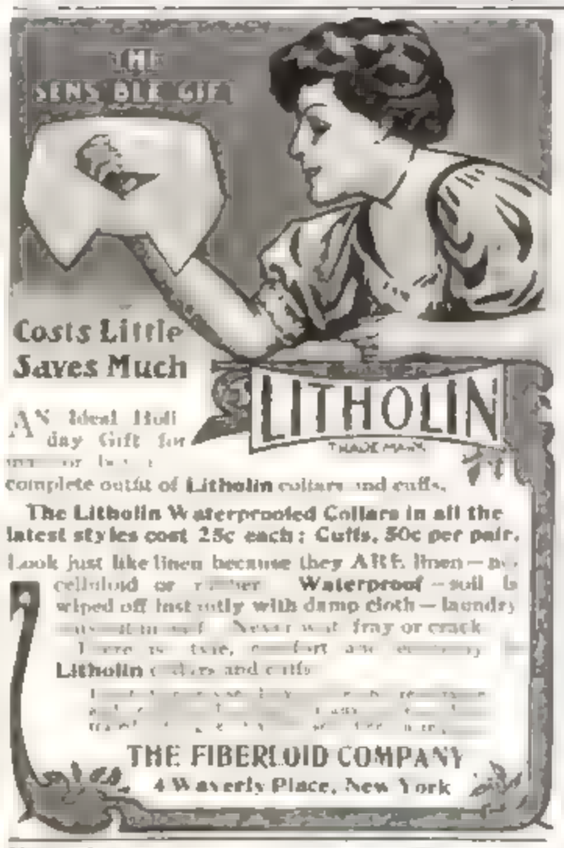


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**Fifth.** Vibration test won at the Open Air Show by a car carrying a pail of water brimming full, on the top floor for 200 yards from a standing start, [illegible]

**Sixth.** [illegible] demonstrated by the 100 [illegible]

**Seventh** [illegible] demonstrated by the [illegible] hill-climbing test made in Detroit.

**Eighth.** Motor endurance demonstrated by the 100 hour non-stop test made in Cincinnati.

**Ninth.** Hill-climbing [illegible] tested at Crawford Notch, N. H. [illegible]

**Tenth.** [illegible]

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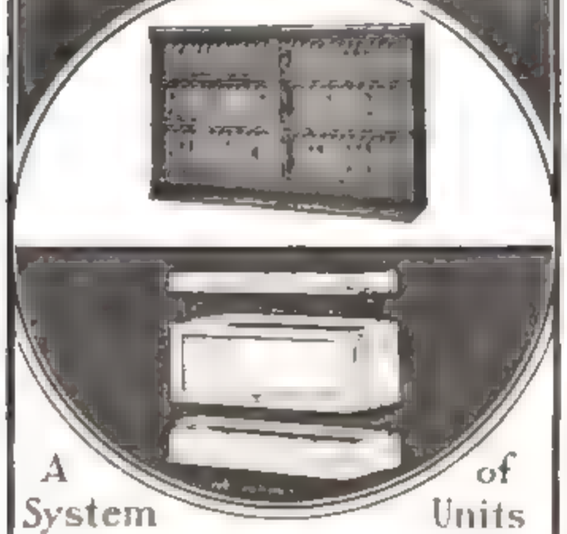

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# THE THREE HUNDRED

(Continued from Page 9)

an' ninety-sivin more are agin th' rules, and can't go. Packages that has thim on can't go. Nawthin' that has thim in thim or on thim or about thim can't go. Gineral order number sivin ——"

"Look here," said Mr. Warold slowly. "I tell you, Flannery, that those words are the names of a company ——"

"And I tell ye," said Flannery, holding the package away from him with a firm hand, "that rules is rules, and gineral orders is worse than rules, and thim spellin's can't go."

Mr. Warold flushed. He put his hand opposite to Flannery's hand on the package and pushed with an equal firmness.

"I offer this package for shipment," he said with a trace of anger beginning to show in his voice, "I offer it to you just as it is; spelled as it is; and without change or anything else. This express company is a common carrier, under the interstate commerce law, and it cannot refuse to take this package, spelling or no spelling. That is the law!"

"I have no quarrel with th' intercommerce state law, Mr. Warold, sir," said Flannery with dignity, "and 'tis none of my business, sir. But th' spellin' of th' English language is, for 'tis my duty by gineral order number sivin hunderd and noineteen t' spell three hunderd worrds with th' proper simplification, and spell thim I will, and so will all that does business with Mike Flannery from sivin A. M. till nine P. M. Worrds that is not in th' three hunderd ye may spell as ye please, Mr. Warold, for there be no rule agin it, and in conversation or correspondince with Mike Flannery, before th' hour av sivin and after th' hour av nine, ye may spell as ye please, and I will do th' same, for thin I am off duty; but durin' th' office hours th' whole dang list from 'abridgment' t' 'wrapt' must be spelled accordin' t' orders. Yis, sir, 'polyp' and 'dactyl' and th' whole rist av thim. So tek th' package an' change th' address like a good man."

Mr. Warold glared at Flannery, and then turned to the door. He took one or two stiff strides and then turned back. Anger was well enough as a luxury, but the Phoenix Sulphur Company had telegraphed for the tags, and business was a necessity. The tags must go out by the first train. He leaned over the counter and smiled at Flannery. Flannery glared back.

"See here, now, Flannery," he said gently, "you don't want to get into trouble with the United States Government, do you? And maybe get yourself and your President and every employee and officer of your company in jail for no one knows how long, do you? Well, then, just telegraph to your President and ask him whether he makes an exception in favor of the old spelling of names of companies, will you? That will do no harm. Tell him a package is offered and tell him the address, and let him decide."

Flannery considered a moment and then took his telegraph pad.

"President Interurban, Franklin," he wrote. "Shall I take pakag for Phoenix Sulphur Company, Armourdale. Anser quick. Westcote."

He ran across the street with it and came back. The head office had a direct wire, and the answer came a minute after Flannery reached the waiting Mr. Warold.

"Westcote. Give fuller particulars. Name consignor. Contents. Objection to receiving. (Signed) Franklin."

Flannery showed the message to Mr. Warold, and then took up his pen again.

"President Interurban, Franklin," he wrote, "Consinor Westcote tag company. tags is in it. o is in phenix and ph in sulfur and u in armordale. Westcote."

The President, sitting in his private office, received the message and wrinkled his brow as he read it. Telegraphing does not always improve the legibility of a message. As the message reached the President it read:

"Consinor westcote tag company tag sin in it oisin phenix phin sulfur uin armordale."

The President reached for his pile of various code-books and looked up the strange words. He found "phoenix" in one code-book with its meaning given as "extremely ill, death imminent." "Oisin" was not given, but the word "oisanite"


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was, and the meaning of that the code stated to be "five hundred head prime steers." It was enough. The Interurban did not wish to accept the transportation of five hundred extremely ill steers, whose death was imminent.

"Westcote, refuse consignment absolutely. Write particulars," he wired.

Flannery showed the telegram to Mr Warold, who would have sworn, if swearing had been his custom, but it was not. He took the package of tags and went back to his office and did the tags up in smaller bundles and sent them by mail with a special delivery stamp on each lot, and charged the cost to the Interurban. Then he wrote a long and fervid letter to the President of the Interurban, in which he gave his opinion of the simplified spelling, and particularly of a man who would interpolate it into business by the power of his personal fiat.

And Flannery wrote too.

"President Interurban, Franklin," he wrote. "i sent warold away with his tags pakag as you say to. he is mad I gess he will try to make trubbel. i tole him we coud not assept pakags addrest to Phoenix Sulphur Company Armourdale and it made him mad. no falt of mine. i ast him to leve out o out of phoenix and to yous f insted of ph in sulphur and too take that u out of armourdale agreeble to generl order numbr 719 and he wont do it. no falt of mine. i got to spell rite when the rules sa so. no falt of mine. i aint makin rules i sais to him. pres of interurban is responssibel how we spel. i onnly spel as he sais too. Flannery."

The President received the two letters in the same mail. He read that of Mr. Warold first, and, when he came to a threat to sue the company, he frowned. This was all new to him. There was nothing in the letter about five hundred indisposed cattle of any kind. He looked up Flannery's telegrams, but they cast no light on it. Then he opened Flannery's letter and read it. He got up and began walking up and down his office, stopping now and then to shake the fist in which he had crumpled Flannery's letter. Then he called for Miss Merrill.

She came, carrying her notebook in one hand and fixing a comb in the back of her hair with the other.

"Take this!" said the President angrily. "Flannery, Westcote ——" He tramped back and forth, trying to condense all the bitterness that boiled in him into telling words.

"You are a fool!" he said at length, meaning Flannery and not Miss Merrill.

Then he thought a while. Having said that, there was not much stronger that he could say. He had reached his climax too soon.

"Scratch that out," he said, and began walking again. He looked at Flannery's letter and scowled.

Miss Merrill waited patiently. It gave her an opportunity to [illegible]

"Never mind, Miss Merrill," said the President finally. "I will call you later." He was wondering whether he should discharge Flannery, or issue Webster's Unabridged as general order number 720, or what he should do.

And Flannery went on with his letter to Mary O'Donnell, for it was a work of several days with him. A love-letter was alone enough to worry him, but, when he had to think of things to say and still keep one eye on the list of three hundred words, his thoughts got away from him before he could find whether they had to be put in simplified words or in the good old go-as-you-please English that he usually wrote.

He was sitting at the desk when a messenger from the head office came in. The messenger had been sent down to Westcote by the President and had just been across to the tag company to fix things up with Mr. Warold. He had fixed them, and the lever he had used was a paper he held in his hand. It had mollified Mr. Warold.

As the messenger entered, Flannery looked up from his letter, and he smiled with pleasure. He was glad to see some one from the head office. He wanted information about some of the words he was ordered to use. He was puzzled about "stript." Did it mean "striped" or "stripped"? And was "tost" the kind of toast you eat or the kind you drink? And how about that funny-looking combination of letters "thru," and a dozen others?

"I'm glad t' see th' sight av ye," he said, holding out his hand, "for I do be wantin'


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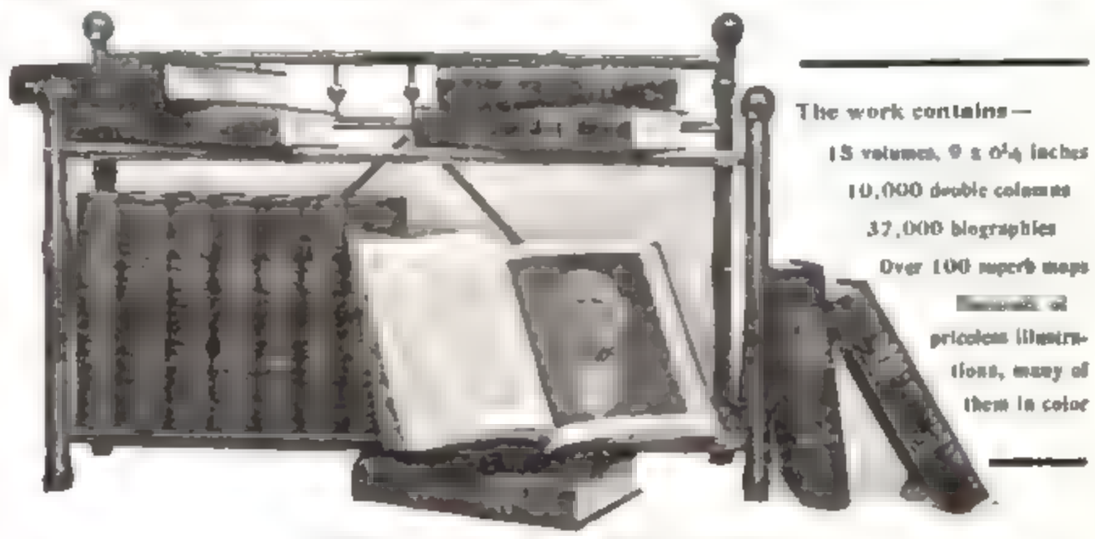

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some help on these three hunderd worrds th' Prisidint has been simplifyin' down. 'Tis a turrible job they be, thim three hunderd! Some av thim I never will be after learnin'. Look at this now," he said, putting his finger on "orthopedic. "Or this wan," he said, touching "esophagus. "Thim be tough wans! But it's thankful I am there be but three hunderd av thim. There w'u'd be no ind t' th' day's worrk sh'u'd th' Prisidint take a notion t' reforrm th' whole dic-shunnery. If he was t' shorten all th' worrds in th' English language, I w'u'd have a long job av it, niver knowin' whin th' worrds was spelled right or wrong. They be a powerful increase of worrk, thim three hunderd worrds. Take this wan, now. 'thoroly' 'tis a bird, that wan is! But Flannery will stick t' th' list!"

The messenger laid the paper he had been holding upon Flannery's desk.

"I will be needin' an assistant sh'u'd th' Prisidint promulgate any more worrds like thim," said Flannery; "and I w'u'd recommind he be Corbett or Sullivan or wan of th' other sluggers, for th' patrons av th' company be not all easy-goin' like Mr. Warold. But progress is th' worrd of th' day, and I stand for shorter worrds, no matter how much extry worrk they mek. Th' Prisidint has a great head on him."

He opened the paper on his desk and read it.

"General Order Number Seven Hundred and Twenty:

"To all employees of the Interurban Express Company: Cancel General Order Number Seven Hundred and Nineteen. By order of the President."

"As I was sayin'," said Flannery, "th' Prisidint has a great head on him."

## A Ten-Years' Chase

"PERSISTENCY," said the shoe salesman to the beginner on the road, "is the most desirable quality a salesman can possess.

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"The other day I made a fair-sized sale to a dealer I have called on every season for ten years. Every time I approached his town I would say to myself: 'What's the use of seeing Smith. I guess I will pass him this time.' But somehow I could not muster courage enough to ignore him entirely, although each visit meant the loss of a half-day to me.

"Smith greeted me pleasantly each time, but he was wedded to a certain make of shoe, and as an apology for not giving me an order said its manufacturer had always treated him fairly and had even helped him, and he saw no reason why he should change.

"He was just the sort of a customer who, if treated fairly, sticks.

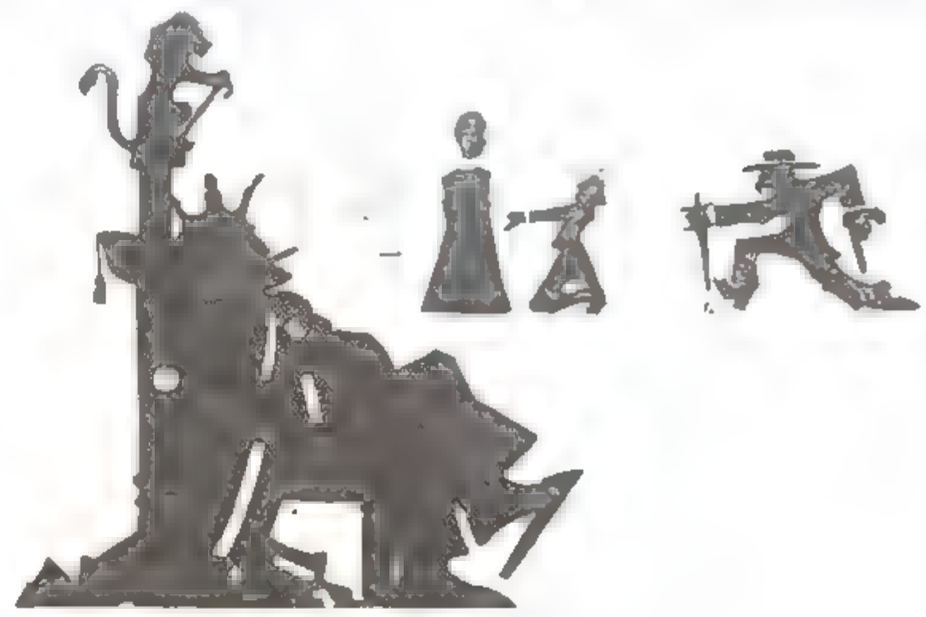
"Last month I called on him. He did not seem so enthusiastic about his pet manufacturer, so I managed to draw from him the story of his grievance.

"It seems that the shoe manufacturer had placed the management of his business in the hands of his son, who introduced many new rules especially offensive to the older shoe dealers. Smith reported a shortage, and the son of the manufacturer asked for evidence.

"Now, Smith was a great believer in the honesty of mankind. He doubted no man's word, he had no idea any one would doubt his own. So the misunderstanding ended in Smith withdrawing his trade from the manufacturer.

"I asked Smith why he had made up his mind to give me his trade without receiving quotations from others, and he said 'I have admired your persistency. While all the other salesmen have long since stopped calling on me, you kept a-coming.'

"But it was not Smith's trade alone which I won by persistency. I managed to secure a list of customers of Smith's former manufacturer, and I hustled around to see them. Nearly every one of them had some sort of grievance with the new management, and as a consequence was willing to give my goods a trial. A trial made them steady customers."

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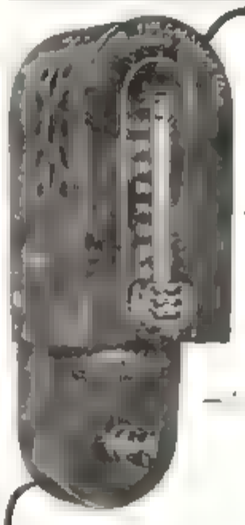

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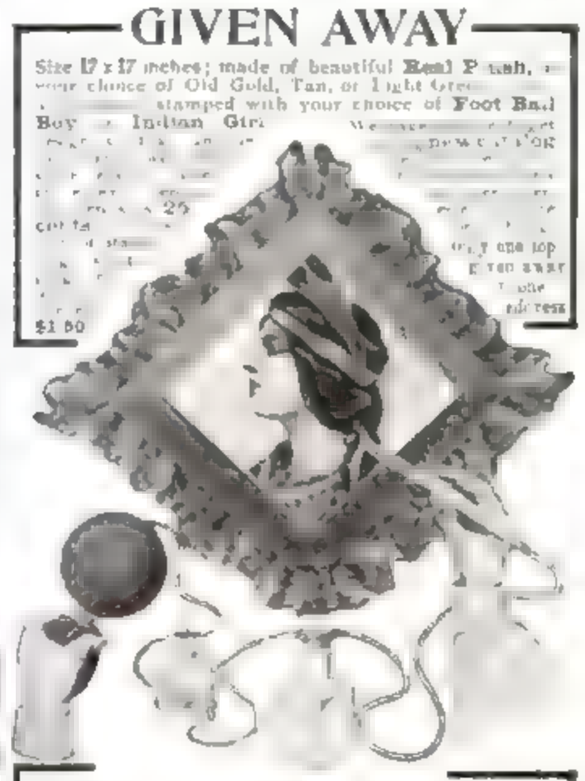

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# SAMPSON ROCK OF WALL STREET

*Continued from Page 5*

her head she all—had grown more beautiful than ever. He said calmly:

"Fanny, I am going to Virginia to-morrow on business."

"I'm so glad, Sam," she said eagerly. "Glad I'm going?"

"Yes, glad you're going on business. What are you going to do?"

"Do? I hope to do something—something to earn you!" He took a deep breath.

"Don't be silly, Sam," she interrupted.

"I'm not. I mean business. You need not do as I say if I don't make good. But I'll make good."

She was silent because he was not laughing, and he was not gloomy, and he looked terribly self-confident. He did not notice that she was silent. He was interested in what he still had to tell her.

"Fanny, I think I now have an opportunity to do something useful."

"What is it, Sam?" she asked excitedly.

"I won't tell you now. But never mind. All you have to know is that with the first money I make through my own efforts I'll buy two rings for you: one for immediate use and the other for——"

"Tell me more, Sam—about the work, over there—in that nice chair."

"No, I'll stay here and I'll tell you the same thing again. I love you and I love to work for you. It's nicer to work for both of us than for myself alone. Fanny, do you love me—er—yet?"

"You promised not to——"

"I didn't promise not to love you. I can't promise that, Fanny," he whispered huskily. "I've loved you all my life. I'll be gone for a long time—maybe weeks, Fanny! Will you—er—will you——"

"Here's the letter, Sam," said Mrs. Collyer. She had seen nothing, because before her mind was the tape on which the ticker of her dreams was printing: "*Roanoke, 40 @ 97, 85, 22, 100.*"

"I'll give it to Valentine," said Sam composedly, "the first thing in the morning." He walked toward her, took the letter and placed it in his inside coat-pocket very deliberately, with an air of realizing how important the letter was. His face was still flushed and his fingers felt stiff. Fanny's face was also flushed, and she was glad he was not so near now; it helped to subdue that curious, nervous trembling that did not show outwardly.

"Sam's going south to-morrow, Mother," said Fanny.

"Are you, Sam? Whatever in the world are you going to do there at this time of the year?"

He almost answered that he was going down to make Roanoke sell at par very quickly. But what he said was that he was going because he had begun to work with his father, and one of the first things he would do was to go over the Roanoke and see the improvements that were making. He spoke seriously, but not over-earnestly, Fanny thought, without the enthusiasm that would have made her fear it would not last. He plagiarized bodily from his father's dissertation on the art and science of railroading, but made it sound original by saying how interesting he had found it to learn all this and how much more there was to it than anybody suspected.

He perceived he would not have another opportunity to be alone with Fanny that night, and because of that blood-cooling fact, and also because he began to think of Robinson and his stock, he spoke calmly, judiciously, and interested them.

He shook hands with Fanny—a firm and significant grasp—as he took his leave. He was cool. He was even ready to begin a scientific, deliberate, methodical siege.

"Good-night, Fanny. Remember; when I come back!" He looked at her meaningly. His firm resolve to "make good" made his heart beat almost normally.

"Good-night, Sam. I wish you luck!"

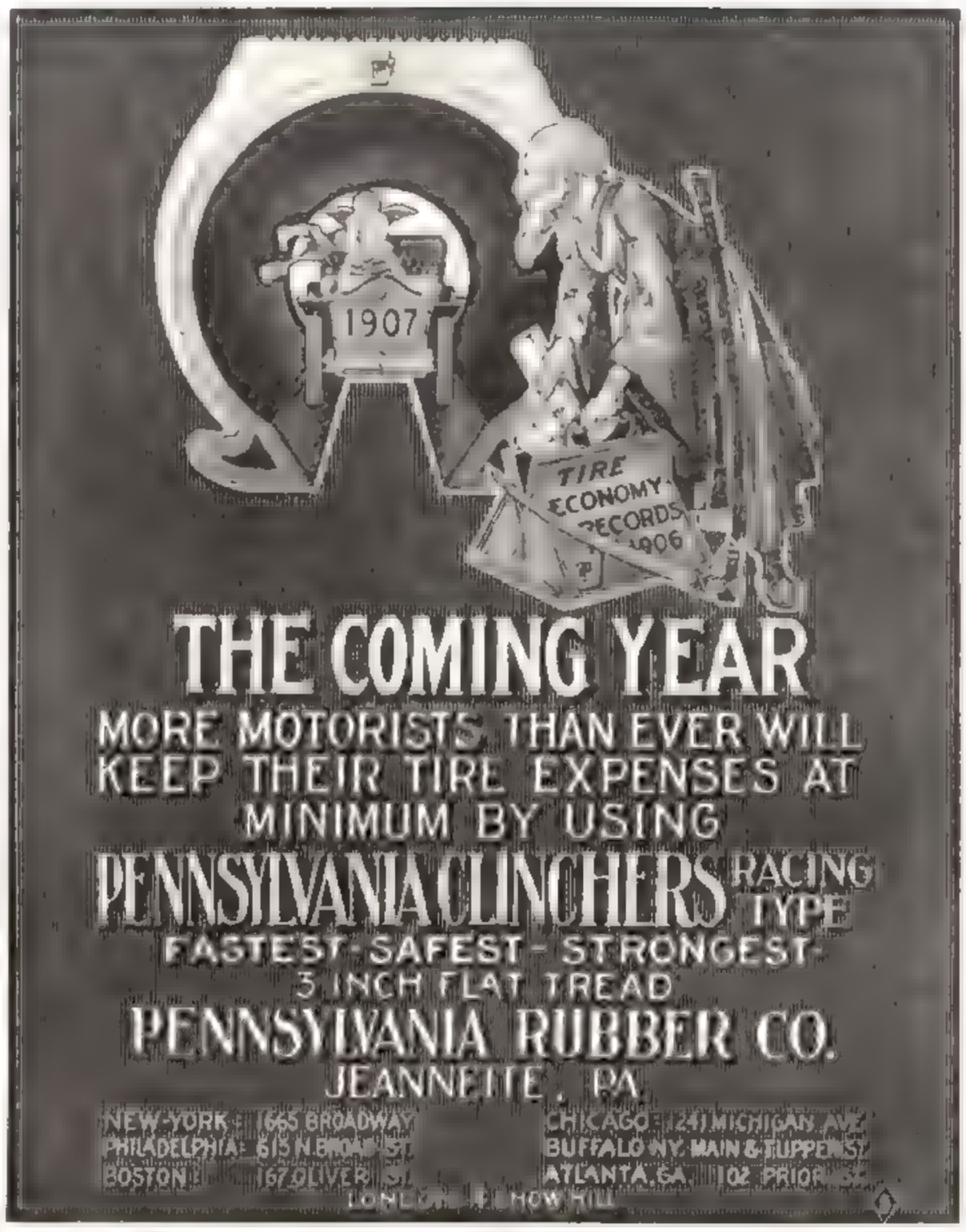
She looked at him.

She meant it!

And as Sam walked away, his soul was among the stars and his body almost soared with it, it felt so light, so buoyed with love and hope. He could not live without her, he could not work unless he worked for her. Of course he would marry her. . . .

He did not think of the work in Virginia for fully six blocks.

(TO BE CONTINUED)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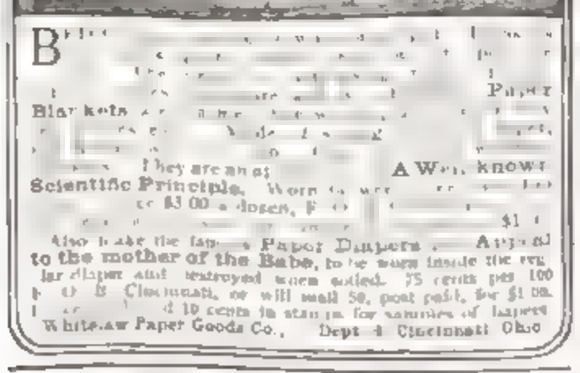

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# PAUL MORTON ON REBATES

(Continued from Page 13)

As I have explained, the road was simply held up, as highwaymen hold up a stage-coach. The trouble, as I've told you, has been that the large shippers have had the railroads by the throat. Nor have they hesitated to punish officials who stood in their way and refused to grant their demands. I have had a large producer of coal and coke refuse to send a pound of freight over a road so long as I was connected with it. In a way the railroads were helpless, and conditions had to be met. It was for these reasons that I advocated legalized pooling for years before I left the service."

### How the Small Brothers Squealed

"Did the little shippers ever make complaint?"

"It was my experience that complaints made by the little shippers were not that rates were too high, but that they were unfairly adjusted as between commodities, localities or individuals. In competition between distributing centres or markets, railroads serving the same country, but running to different commercial centres, tried to secure advantages which would result in unfair adjustments. In justice to the pubuc and themselves, the railroads should be compelled to be fair with each other. Years ago I urged the railroads to cooperate with the Interstate Commerce Commission in maintaining rates, instead of opposing it. I suggested that the Western roads employ an attorney to be stationed at Chicago as the resident representative of the Interstate Commerce Commission, and that all complaints of discriminations and preferential rates be made to this officer, who would have full authority to investigate charges and institute proceedings against offending roads and their officials. This suggestion, however, though frequently urged, was emphatically lacking in the support and cooperation necessary to put it into effect."

"What other reforms would be in railroad order?"

"Another reform which I should like to see instituted is a universal classification, arranged by an expert commission, appointed by and acting under the supervision of the Interstate Commerce Commission. There are now several classifications—though fewer than there were ten years ago—and one result of this is that the multiplicity of tariffs, which are published for the information of the public, at an expense to the railroads of hundreds of thousands of dollars a year, are absolutely unintelligible to any one but a rate expert. When I was in the railroad business I would not trust myself to pick out a rate from one of our own tariffs; I would ask a rate man. A universal classification should be applied everywhere in the country. That, also, should be done under the supervision of the Interstate Commerce Commission."

"As I understand, with the Government insisting on reasonable freight rates, both State and Interstate, to legalize pooling among railroads would be the great and most convincing step toward wiping out the crime of rebates?"

"Undoubtedly. I have long been on record on that proposition. In my testimony before the Industrial Commission in 1899, I pointed out that, in prohibiting pooling, the original Interstate Commerce Law went a long way in obstructing the result most wished for by its authors, the prevention of unjust discriminations between individuals or communities. I predicted then that, unless pooling was authorized by Congress, the railroads of the country were more than likely to pass into the hands of a few owners, and then, without being legalized, a pool of the earnings would be practically accomplished. Legalized pooling, under the supervision of the Interstate Commerce Commission, would necessitate a fair deal all around. It would be in the interest of every shipper who wants nothing but equality in freight rates, and of every small town that wants a fair opportunity to grow. However, if the Government is going rigorously to enforce the new law, and protect the railroads by insisting on a strict adherence to tariff rates, the privilege of pooling is not as essential as it was before; though I do

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said a famous actor the other day when we were "talking shop" about the Gillette. "It was before you commenced to advertise it, I think, or at least before I ever heard of it, that ———— showed me one. Know him? He's the electrical engineer, the big one—chap who did the first trolley line and a lot of such things. He had one, and looked at it from the expert's point of view.

"He told me it was 'mechanically perfect' as to construction, on account of its simplicity—and that in this respect it could never be improved upon. It was so perfectly simple that it was simply perfect.

"But what impressed me most was about the blades—that you could temper steel to a far keener edge the thinner the steel, and for that reason the edge of a thick old style strop-razor could never be tempered to the keenness of the Gillette 'paper-thin' blade.

"Maybe I don't tell you this just as he put it to me technically, but that's what it meant and I've used one ever since and I guess I've been the means of converting say twenty of my friends to the ranks of the 'Gilletters.' I enjoyed one all through Europe during the past year and my shaving bill amounted to about $2 in American money. Took over nine dozen blades and have seven dozen left unused."

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not see, in times of great scarcity of traffic, how reasonable rates are going to be maintained unless some provision of this character is made."

"You came in for no little criticism," said I, "as the fruit of that Chicago investigation."

"That was to be expected," returned Mr. Morton easily. "Naturally the large shippers resented the breaking up of a system which netted them hundreds of thousands of dollars a year. And just as naturally I, who had brought on the investigation, became a target for attack."

"Did it not worry you? And don't you think the President was sometimes embarrassed by it?"

"Possibly he was; but I don't believe that it ever embarrassed the President in the slightest degree. Before I gave my testimony I told him what it would be, and my purpose in giving it. After that I declined three invitations to enter the Cabinet before I accepted the Navy portfolio. When I finally went into the Cabinet, it was entirely a personal matter, and had nothing of politics in it.

"As for myself, I have been amused rather than worried by the attack, even though it was most unfair in what it concealed, and entirely false as to much that it asserted. I had the consciousness of knowing that I had done the right thing by myself, my company and the public; and under the same conditions—if it were needed to assist in destroying the secret rebate system, at once ignoble and unlawful, and as dangerous to the railroads as it was disastrous to the people generally—I would do precisely the same thing again."

"What is your opinion of the Interstate Commerce Commission and the new rate law?"

"The Interstate Commerce Commission is the mediary between the public and the railroads, and is a good thing for both. The chief trouble in the past has been that the Commission did not exercise sufficient authority. I have always contended that a proper regulation of rates by Federal authority would not only prove a good thing for the public but for the railroads themselves, and I think there is a conviction on the part of railroad people that the new rate law will be observed. I think there is also a feeling that any violations of it will be followed by the conviction of those offending. I am sure the new law will prove satisfactory to all concerned after it shall have had a fair trial."

## He Made Good

MORE years ago than I like to tell, I was a reporter on the New York World, which Mr. Pulitzer had not yet bought. Ballard Smith, then city editor, used to say that the office was a club which cost every member of the staff from $200 to $1000 a year, the expenses being the difference between what he earned on the World (then known as "the American gentleman's newspaper") and what he could earn on some one of the other dailies.

Nevertheless, it was a blow to me when I discovered that Julian Ralph, the new city editor, and I could not get along together. As brother reporters, we had been great friends. As editor and reporter, we clashed. Despite my appeal from his rulings, he forced me out of "the club," and I was obliged to hustle for a job. I had done it before and I knew the difficulty of it in a dull season, but there was no alternative. Moreover, I knew the formulæ of the city desk, and did not propose to leave my name and address, so that I "could be sent for when I was wanted."

I went straight to the Herald office, where "Billy" Meighan was city editor, and told him I wanted work, getting, of course, the usual reply that the staff was full.

"I know that," I said. "Every newspaperman knows there are never any vacancies on the Herald staff, but there's always room here for a good man."

"Are you a good man?" asked Meighan.

"I'll show you," said I, "if you'll let me report a case that is to be tried by a Justice of the Peace on Staten Island to-night."

"Go ahead," said Meighan—and I went.

That night, when I told him what had happened in court, he said:

"Write three-quarters of a column."

I wrote as I never had written before, and next day I had a column and a quarter in the paper. And I stayed on the Herald staff ten years. —*D. A. C.*

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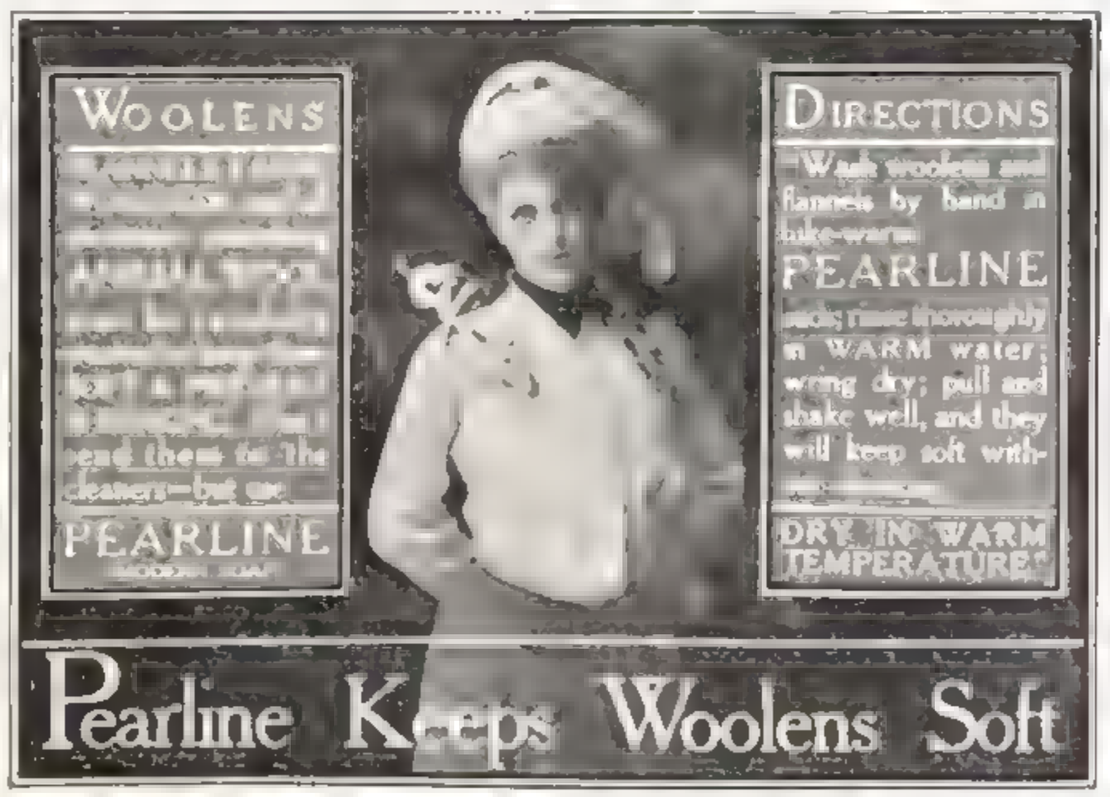
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# The Slim Princess

(Continued from Page 7)

He heard a rustle of soft garments and turned. There in the doorway stood a feminine full moon, an elliptical young woman, with half of her pink and corpulent face showing above a gauzy veil, her two chubby hands clasped in front of her, the whole attitude one of massive shyness.

"I—I beg pardon," he said, staring at her in wonder.

She tried to speak, but was too much flustered. He saw that she was smiling behind the veil, and then she came toward him, holding out her hand. He took the hand, which felt almost squashy, and said:

"I am very glad to meet you."

Then there was a pause.

"Won't you be seated?" he asked.

She sank into one of the leather chairs and looked up at him with a little simper, and there was another pause. Who was she?

"Pardon me for referring to your affliction, but have you tried anything for it?" he asked, feeling that it was a rather awkward way to begin.

"For what?" she asked, considerably surprised.

"I wouldn't have mentioned it, only I think I can give you some good tips. I had a cousin Flora who was troubled the same way. About the time she went to Smith College she got kind of careless with herself, used to eat a lot of candy and never take any exercise, and she got to be an awful-looking thing. If you'll cut out the starchy foods and drink nothing but Kissingen, and begin skipping the rope every day, you'll be surprised how much of that you'll take off in a little while. At first you won't be able to skip more than twenty-five or fifty times a day, but you keep at it and in a month you can do your five hundred. Put on plenty of flannels and wear a sweater. And I'll show you a dandy exercise. Put your heels together this way," and he stood in front of her, "and try to touch the floor with your fingers—so!"—(illustrating). "You won't be able to do it at first, but keep at it, and it'll help a lot. Then, if you will lie flat on your back every morning, and work your feet up and down——"

She had listened, at first in utter amazement. Now her timid coquettishness was giving way to anger.

"What are you trying to tell me?" she asked.

"It's none of my business, but I thought you'd be glad to find out what'd take off about fifty pounds."

"And is this why you came to see me?" she demanded.

"*I* didn't come to see *you*."

"My father said you were waiting, and he sent me to you."

"Sent *you*? My dear girl, you may be good to your folks, and your heart may be in the right place, and I don't want to hurt your feelings, but father has got mixed in his dates. I certainly didn't come here to see *you*."

As he was speaking Jeneka wriggled forward in her chair and then arose. She stood before him, heaving most perceptibly.

"Your manner is most insulting," she declared. She had expected to be showered with compliments, and here was this giggling stranger advising her to be thin! She toddled over to the door and pushed a bell. Then she turned upon the bewildered stranger and remarked coldly: "Unless you have something further to communicate, we shall consider this interview at an end."

A servant appeared in the doorway.

"Show this person out," said the portly princess.

The servant gave a little scream.

"Mr. Pike!"

"Kalora!"

And then he was holding both her hands.

"You are *here*—here in Morovenia? You came all the way?"

"All the way! I'd have come ten times this far. Before I left New York I heard about all those messenger-boys hunting me around the hotels, but I didn't know what it meant. When I got back to Washington I found your note, and, as soon as I could get Congress calmed down, I started—got in here last night."

"But why have you come?"

"Can't you guess?"

During this hurried interview Jeneka had been holding a determined thumb against the electric button. The Governor-General, waiting impatiently up the hallway, heard

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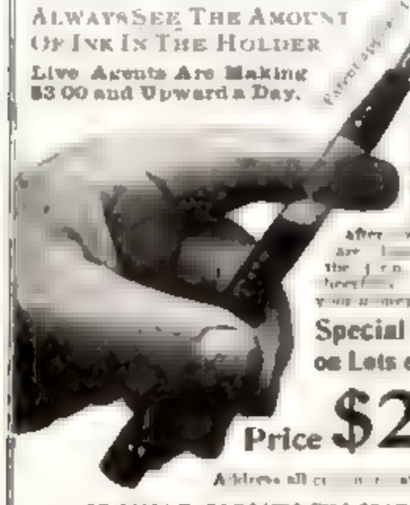

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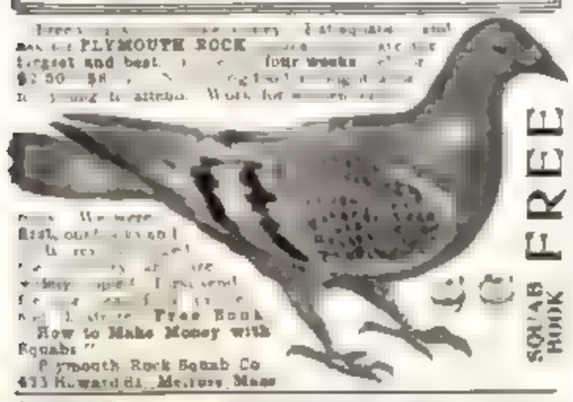

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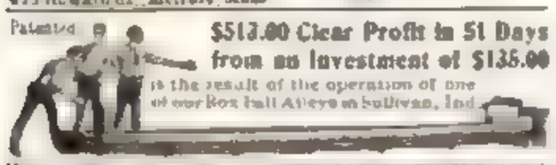

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the prolonged buzzing and came to investigate. He found the adorable Jeneka, all trembling with indignation, in the doorway. She saw him and pointed. He looked and saw the distinguished stranger, the man of many titles and unbounded wealth, standing close to the slim princess, holding both of her hands and beaming upon her with all of the unmistakable, delirious happiness of love's young dream.

"What does it mean?" asked the Governor-General. "Is it possible——"

"He was rude to me," began Jeneka. "He was most insulting——"

Mr. Pike turned to meet his prospective father-in-law.

"You meant well, but you got twisted," he remarked. "This is the one I was looking for."

At first Count Selim Malagaski was too dumfounded for speech.

"Are you sure?" he asked. "Can it be possible that you, a man worth millions of piasters, an exalted ruler, a Noble of the Mystic Shrine, have deliberately chosen this waspy, weedy——"

"Let up!" said Mr. Pike sharply. "You can say what you please about your daughter, but you mustn't make remarks about the young woman I am hoping to marry. I don't know anything about her local reputation for looks, but I think she's the most beautiful creature that ever lived, and I'd make it stronger than that if I knew how. You thought I meant the fat one. Well, I didn't, but I hope the agreement goes just the same. And I'll stick to what I said. I'll get the other one married off. It may take a little time, but I think I can find some one."

"*Find* some one?" cried Jeneka indignantly.

"*Find* some one?" repeated her father. "She has been sought by every young man of quality in the whole kingdom. How dare you suggest that——"

Then he paused, for he was beginning to comprehend that young Mr. Pike had stepped in and saved him, and that, instead of rebuking Mr. Pike, he should be weeping on his breast and calling him "son."

Jeneka came to her senses at the same moment, for she saw her dream of five years coming true. She knew that soon she would be the Countess Muldova.

Mr. Pike suddenly felt himself caressed by three happy mortals.

"I shall make you a Knight of the Gleaming Scimitar," said the Governor-General. "I have the authority."

"Thanks," replied Mr. Pike.

"And we can have a double wedding," exclaimed Jeneka, whose ecstasy was almost apoplectic.

"We shall be married in Washington," said Kalora decisively. "I am not going to be carted over to my husband's house and delivered at the back door, even if it is the custom of my native land. I shall be married publicly and have twelve bridesmaids."

"You may start for Washington immediately," said her father with enthusiasm.

"I shall need a chaperon. Send for Popova."

"Good! His punishment shall be—permanent exile."

"Nothing would please him better," said Kalora. "Over here he is nothing in Washington he will be a distinguished foreigner. Washington! *Washington!* To think that all of us are going back there! To think that once more I shall have pickles—all the pickles I want to eat!"

"We have over fifty varieties waiting for you," said young Mr. Pike tenderly.

"I have been thinking," spoke up the Governor-General. "I shall apply to the Sultan. He shall make you a Most Noble Prince of the Order of Bosporus. The decoration is a great star, studded with diamonds."

"Thanks," replied Mr. Pike.

That night the great palace at Morovenia was completely illuminated for the first time in many months.

(THE END)

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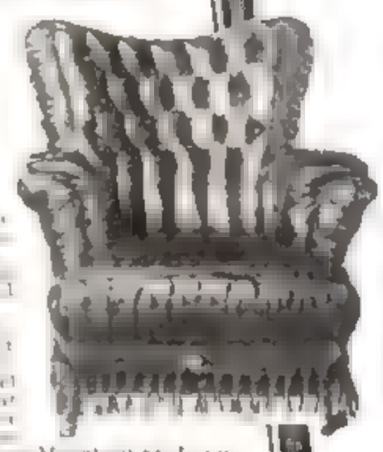

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# DO CLERKS GET FAIR PLAY?

(Continued from Page 11)

of American outfits for the admiring, shawl-garbed wife and the bashful, little children. His salary is also high.

There is another and still more fruitful success. (And in this I admit that a wife is a helpmate.) In the vast living quarters of cities are tens of thousands of tiny shops of every description, and most of them are run by former clerks. If a youngster be so unusually lucky as to marry a frugal wife, and can save five hundred dollars, and can impress the wholesale firms with his energy, honesty and business sense, then they are glad to give him credit on the first supplies. With his savings he rents a small store, buys furnishings on the installment plan, elects himself boss and his wife chief clerk, begins business, elects his wife boss and himself chief clerk, attracts some of his old store "following"—and is a man of business with prospects large or small according to his (or his wife's) ability. But it is not an easy path, for the competition is keen. The home life must be lived practically in the shop; they must be, like a doctor, always ready. And I believe these family firms are largely responsible for our excessive hours. For they can easily keep open because they live in their stores.

There is a third and final way to moderate success. One clerk in a hundred becomes a buyer. This is the common ambition of the downtown department store youngsters. The clerk who is quickest and shrewdest may become an assistant to the buyer for his department, and then, if he pleases his chief, he may in time become a head buyer himself. These positions are eagerly sought, not only on account of their high salaries, but because all clerks know of the chances there for graft. This needs no explanation. I am not myself a close student of graft, but I know clerks who have lived with me, I have seen them become buyers, and I have seen the quick, amazing change in their living. I know one whose salary is only forty dollars a week, and yet *owns* an *automobile*. I know one who, after five years of work at three thousand a year, has a bank account of twenty-one thousand.

So much for the chances of moderate success.

But you must remember that working men have almost equal chances. There are Carnegies and Schwabs as well as Rockefellers and Morgans. There are contractors as well as shop owners.

We must look to some other cause why lads become frugal clerks instead of princely hod-carriers. And this other final cause is really the strongest of all. It is the *deep-seated instinct for social position, the joy of the title Mister, the passion for collars and cleanliness.*

It is all very fine to talk of "the dignity of labor." In the abstract this is splendid, but in the concrete case of coal-teamster Dan it fails to appeal. In the first place I hate to shovel coal, I loathe the sooty stuff, and, as for giving it a hearty, careless welcome and permanent home in my hands, my nails, the skin of my face, my hair, my very eyes—I should rather be even a pauper clerk—and shave daily!

Not only do I dislike this labor, but I must confess it gives me a certain secret pleasure to walk cleanly by this grimy teamster Dan, and feel my social delicacy in cheerful contrast to his grime. And again, on Sunday morning, when he swaggers in to buy out my counter, it is pleasant to advise him kindly. Poor fellow, though the soot is now scrubbed partially away, the vulgar stuff is still so plainly visible in nooks and crannies of his rough, hard skin, and he looks so stiff and embarrassed in these Sunday clothes of his, he knows so little about nice living, that it gives me a generous thrill to advise him and help him blindly to grope his way, by high collars and genteel cravats, slowly up the social ladder.

And here again the woman plays her part. For even more than man does woman love social position. Dan's sweetheart does, and that is why Dan is so anxious to dress on the Sabbath. And when they marry, Dan's wife will bring up Dan's daughter Louise to love it even more than either her parents. If Louise goes to work in a store, she will be a "lady clerk" and will want to marry a gentleman. And she is such a guileless, bewitching young


A Chime Clock for the Front Hall

Nothing adds so much to the dignity of the hall in a country home as an old-fashioned, tall chime clock.

The chime clock of other days had the defects of the music box of other days—a limited list of tunes played over and over.

The Regina Chime clock gives you your choice from a large combination of airs—any six you like from a list of forty—and can be changed at will.

The clock part is one of the most beautiful specimens of the clock-makers' art in case, in finish and in dial.

The chime part is the famous Regina disc principle—each disc offering six airs in the beautiful chime tones. The airs are all old favorites. Any six you like may be had in combination. The best way is to buy a set of discs and change them from time to time. Thus the chime never becomes monotonous.

You cannot possibly get any idea of the beauty of these clocks or the attractiveness of their music, except by seeing and hearing them.

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Makers of Reginaphones, Regina Coronas, and Regina Music Boxes

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DEC 25

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TWO WAYS TO GET A CONKLIN—Buy from your dealer if he handles the Conklin—[illegible] dealers everywhere, Stationers—Jewelers—Druggists, handle it. If your dealer does not, we will send you one direct *post paid.* Beware of substitutes—look for the Crescent-Filler. Send at once for our handsome, illustrated catalogue, giving full description [illegible] and understand the superior qualities of the Conklin Pen—or, better still, order a CONKLIN PEN today. Prices, $3.00, $3.50, $4.00, $5.00 to $15.00. It's easy to select by mail. Send steel pen to aid us in selecting gold pen to suit your hand. Satisfaction guaranteed or money refunded.

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Living-Music-Box

is the registered name for my genuine

Geisler-Andreasberg-Roller

[illegible] and far superior to anything you have ever heard. It is simply marvelous how a little bird like this can bring forth such a volume of sweet, rich, melodious tones.

Guaranteed Day and Night Songsters $5

Other varieties from $2 up

Sent by express anywhere in the U. S. or Canada, alive arrival at [illegible] guaranteed.

Beware of imitators. Cage and bird [illegible] bear the registered Trade Mark Living Music Box or not genuine.

[illegible] Aug. 1, 1906

Received my Geisler [illegible] in good condition. [illegible] heard such sweet notes before. Thank you, Mr. Geisler, for your fair treatment. L. I. Bourke

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Largest Mail Order Bird House in the World. Estab. 1896.



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INSTEAD of keeping unemployed the funds you expect to have use for later, they may be invested [illegible] withdrawn when you wish. We [illegible] and have a [illegible] for you as here [illegible]

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The first Derby made in America was a
C & K
# Hats for Men

Hats with this trade-mark are the best in the world. They cost six dollars everywhere.

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is a torment to the man with a wiry beard and tender skin.

For instant relief after shaving just apply to the face a few drops of

ED. PINAUD'S
LILAC VEGETAL

the most delightful emollient for the skin More refreshing than witch hazel or bay rum

Try it next time you shave and note how it "tones up" the skin immediately

It's a dainty perfume for the handkerchief too

Ask your druggist or send ten cents to pay for postage and packing of a free trial bottle. Address

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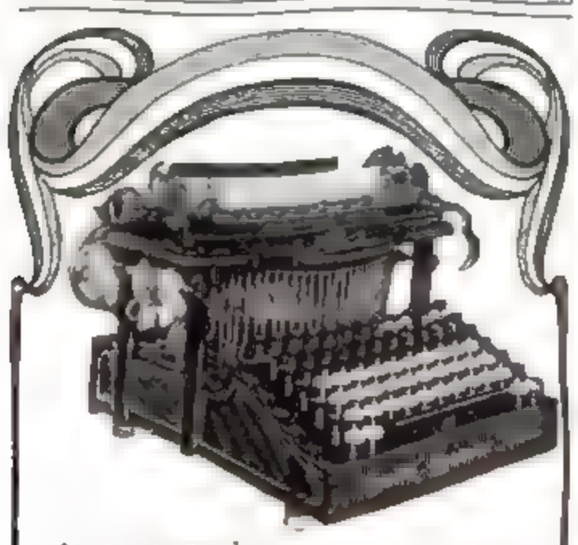


A stenographer can do no more than her machine will permit. Give her

**The New Tri-Chrome Smith Premier Typewriter**

which produces letters, documents, bills and statements in the kind and color of typewriting each demands, and you materially add to her usefulness

The [illegible] as that and [illegible] Models

of

SMITH PREMIER TYPEWRITER CO
Syracuse, N. Y.

Branch Stores Everywhere

thing that many foolish lads will become jealous rivals around her. And then which will have the greatest chance, the elegant pauper clerk or the awkward, collar-twisting, Sunday-clothed carrier of the hod? In vain will old Dan protest and point to the hod-carrier's nice bank account. The mother will keep silent. The lady daughter will smile. Poor rich Joe—the hod-carrier! Fascinating Mister Smith—the clerk! Is Joe invited to the weekly dances given by Smith's society? No. For how absurd would he look in a shiny dress suit. But Smith dances divinely, and can talk of clothes, light operas, and even the horse show. So Smith, the young rascal, wins out and is happy. And Louise's younger brother, watching all this, becomes wise; and later, when he, in his turn, begins looking sideways at girls, he braves the anger of old Dan, and becomes a poor clerk instead of an opulent teamster.

Some females become ladies when infants. I know one—a wee pet of mine, the sole bright spot of my Christmas, for I am always invited to her tiny tree. She is the daughter of my younger brother, Dick, who used to be a plumber, but has since become a clerk in a hardware store. The other night when I went to see her I was very tired and I lay down on the lounge, and she nestled close to my elbow. Then followed a long, long silence. I knew she was thinking hard.

"Uncle Sammy," she asked, sitting suddenly up, "would you rather be a clerk or a plumber?"

"Beautiful lady," I replied (she always insisted on that form of address), "I would rather be whichever you love best." I waited through another long silence.

"Well," she said at last, wrinkling her brows, "Uncle Sammy, you can just go on being a clerk. Yes, I am sure of it! Don't you dare to be a plumber! Look at the way my papa used to be at night—all greasy and smelly. And think of Alice's papa. He's a coal man. Yes, he is. She won't ever say it, but I've seen him drive by and try to make her notice him. And Uncle Sammy, I tell you, that man is a fright!" She nestled closer. "Just think of kissing him," she said. "He is so different from you."

And so, on the whole, I am delighted to be a clerk. And so are we all. Only we are really beginning to wonder if we are getting our share of Society's pay. The average lazy, commonplace clerk, like me, gets twelve or thirteen dollars a week. The average lazy, commonplace workman gets from fifteen to twenty-five dollars.

Something must be done. And, in fact, it is even now being done for us. For a huge, deep, commercial tendency is at work. Little by little the great department store is swallowing the small ones; these big stores, in turn, are combining into a giant trust that is soon to control the shop trade of the city. And that brings us clerks together in masses and makes it natural for us also to combine. Already we have begun. But let this be no vulgar labor union for the purpose of raising wages. Let it rather be a nice, polite society to increase the salaries of gentlemen!

And let some one else do the organizing. For I am tired of investigating myself. I am going back to Barnaby Rudge and Pendennis.

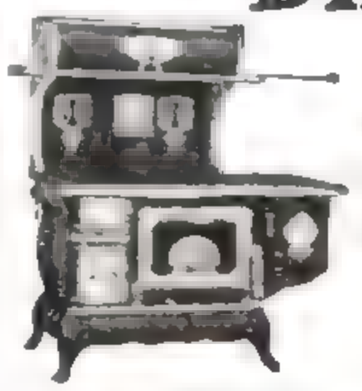
## Cheap Copying Ink

IN THE office where I work a great many indelible or copying pencils are used, and one day one of these pencils accidentally dropped into my sponge cup, which was filled with water. Immediately the lead in the pencil began to dissolve and the water to change its color.

This gave me an idea, and I began experimenting, with the result that now every time I sharpen my indelible pencil I save the lead. Also, the short stubs of these pencils are kept, and all turned over to the office boy, who pulverizes the lead and then dissolves it in water until the proper consistency is obtained. This makes an excellent copying ink.

This ink is of a pretty violet shade, flows freely from the pen, and produces good copies, the tissues being unusually clear. In an office where a few of these pencils are used, enough of the lead can be utilized in this manner to make all the copying ink required—from what formerly went to the waste-basket. —*G. F. K.*

# "A Kalamazoo Direct to You"



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You buy at actual factory prices
You save all dealers', jobbers' and middlemen's profits.

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The Kalamazoo Direct-to-You proposition means saving to you 25 from 30% to 40% and the positive assurance of a stove or range [illegible]

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## Send Postal for Catalogue No. 152

Showing [illegible] Styles and Sizes

Compare the quality and prices of the Kalamazoo line with others, and then decide [illegible]

Remember we guarantee that you cannot secure a better stove or range at any price than [illegible] Kalamazoo

**Kalamazoo Stove Co., Manufacturers, Kalamazoo, Mich.**

*All Kalamazoo [illegible] are [illegible] with [illegible] oven thermometer which makes baking [illegible] All are [illegible] packed, polished and ready for immediate use upon arrival*

Oven Thermometer

There's Nothing "Just as Good"

For use in Offices, Banks Schools etc

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"O.K." PAPER FASTENERS.

The "O K" [illegible] vantage [illegible] a tiny [illegible] mighty indestructible piercing point, [illegible] goes [illegible] every sheet co-acting [illegible] projecting sleeve [illegible] head [illegible] bull dog grip No slipping Handsome Compact Strong Easily put on or taken off [illegible] thumb [illegible] finger [illegible] used repeatedly [illegible] they always work [illegible] brass Three sizes [illegible] brass boxes [illegible] 100 [illegible] [illegible] Send 10c for sample box of 50 assorted sizes Booklet free Liberal discount to the trade

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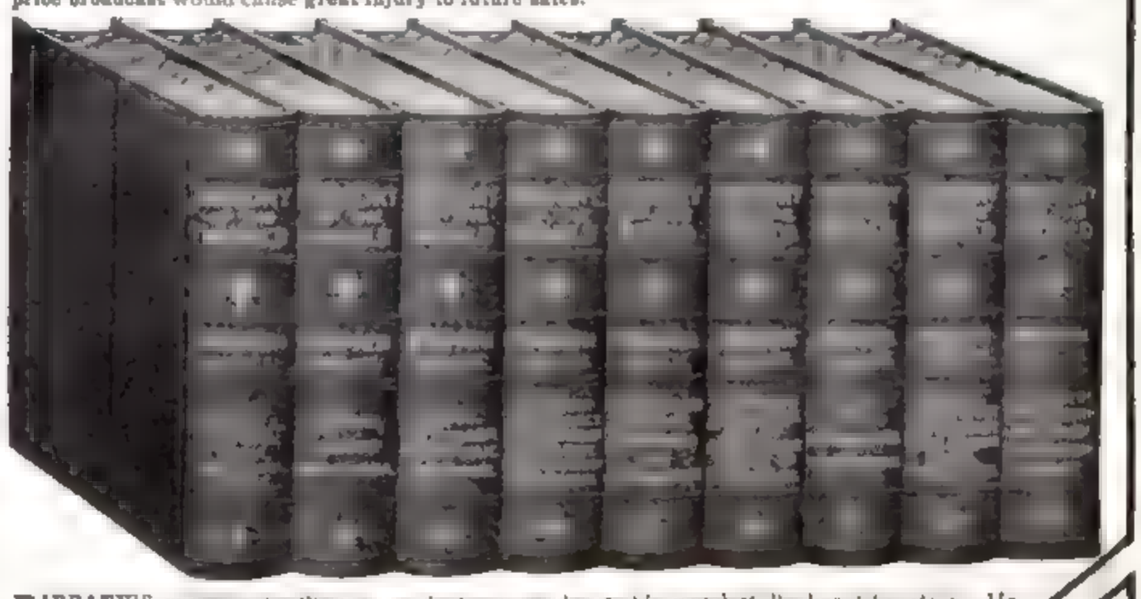

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Fold here to keep out of sight and mail

# A Holiday Gift

in its handsome nickeled box

# COLGATE'S
## SHAVING STICK

Useful and Ornamental.

Its value is out of all proportion to its cost.


## As the Game Lies

(Concluded from Page 11)

Climbing out of the rusty automobile of a second-hand appearance—which Doane's very respectable, elderly coachman always took in hand with a perfectly stony look as though he were taking his life in his hand at the same time—Doane, senior, stumped across to the glass door of his study and went in. Doane, junior, followed silently.

The elder man dropped his round cloth hat—of a kind nobody else ever wore upon the table, and ran his blunt fingers through the shock of iron-gray hair.

"Well, when's the wedding going to be?" he demanded with a kind of rough jocularity.

"I don't know," said the son calmly "When there is a wedding I imagine young Segner will be the bridegroom."

"How?" said the father, straightening.

"Howard Segner," the son repeated. "I guess she's in love with him. I pulled out of it last night."

Doane regarded his son stolidly a moment. "I guess they've skinned you, Joe," he commented simply.

"Maybe so," the son replied. "Anyway, it turned out that way. Of course, whatever loss there is in liquidating the bank will be charged up to me," he added.

"Shucks!" said the old man. "We went in together. I didn't want to marry the girl; and I wasn't what you might call hot to have you do it either. It's all right."

The telephone rang, and Joe took up the receiver. In a moment he spoke into the instrument, "Why, certainly; any time you wish."

When he hung up the receiver he explained simply: "She wanted to know if she could come over and see me—now that the bank is really saved."

Doane, senior, made no comment on that, but took the folded evening newspaper from his pocket. A little later Joe put on his hat and went out of the door on the other side, that gave upon the lawn, set with shrubbery. Presently Doane laid down his paper and went to the window that overlooked the lawn, where he stood with his hands in his pockets. He saw Joe's heavy, strolling figure; then a figure in white that came swiftly through the shrubbery and ran forward with outstretched hands. He saw the girl clinging to Joe's hands, stooping toward him, looking up into his face, her own face radiant. She was certainly a very pretty girl. An old fragrance—and something more, that had to do with the patter of small feet and the pipe of treble voices—stirred in the old man's mind.

He turned away from the window. "They skinned you all right, Joe," he said to himself; "but mebbe it's just as well."


# Wachusett Shirts

There's a great difference between a **WACHUSETT COAT SHIRT** and the average pull over you put on your head—no greater than between a stem winding watch and the old fashioned key winder.

You purchase the best watch available, why not apply this rule in the selection of your shirts?

**WACHUSETT COAT SHIRTS** promote ease and dispatch in dressing. Save time, temper, torment. Stylish and durable—[illegible]

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Manufacturers of White, Fancy, Negligee and Coat Shirts, Night Robes and Pajamas.

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Sick or Well, Married or Single, You Can Sleep with Bailey's

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AND BE HAPPY

It is soft as a pillow and soothes and relieves. Fits the body and stays in position. Largest heating surface of any hot water bottle made. A moist cloth placed in the disk hollow steams the face in Neuralgia, Earache or [illegible] Its button together, making a perfect foot-warmer The only Bottle that does.

10-in. diam. (2 qts), **$1.50**
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## Buried Savings

WHEN I was nineteen years old and had just completed my first term as a country school-teacher I had saved one hundred and fifty dollars from my salary. I lived in a small town where frenzied finance was not known. One day a well-dressed and businesslike stranger called on me and said he wanted to sell me some stock in a company which was to be capitalized at thirty-five hundred dollars for the purpose of buying ground and laying out a fine cemetery. He promised good returns for investors. The burying-ground was to be made ornamental with drives and beautiful flower-beds. I was shown the subscription list, which bore the names of all the prominent men of the village, and after consultation with those who had bought stock, I took one hundred and fifty dollars' worth.

When the total amount desired had been subscribed the promoter spent two hundred and fifty dollars for five acres of ground half a mile from town. Then he went to Chicago to engage a landscape gardener. Since then (it is now seven years ago) neither I nor any of the stockholders have seen him nor have we heard from him. He stated to us while organizing the company that he had done the same thing in a number of other places. It is the belief of my associates that he left us to take up the same work elsewhere. I have never received any returns for my investment, and the stockholders have never been able to sell the ground for the reason that the deed was made out to the promoter.

—*C. D. H.*


When you build, get the *right roof:*

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outlive the building without paint or repairs.

**Can you ask more of a roof?**

Better write for our *free Book of Facts.* It will help you *do your own thinking* on this question. It's a book for the man who pays the bills.

**It tells what** the *tin* people say about tin Roofs
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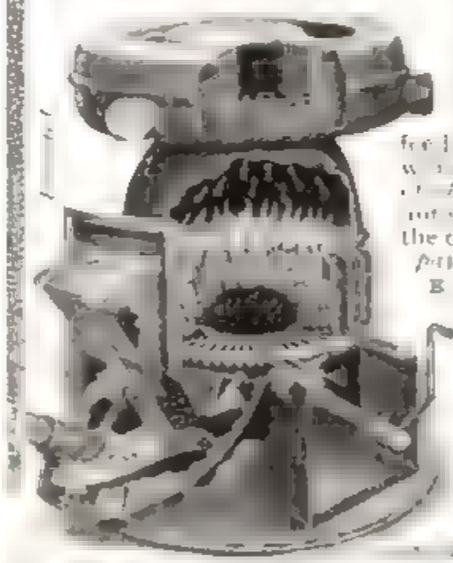
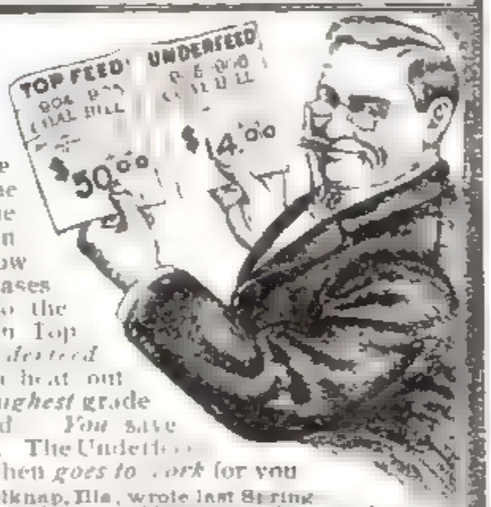
# PECK-WILLIAMSON UNDERFEED FURNACE

## Saves 1-2 to 2-3 on Coal Bills



EVERYBODY is delighted with it because it is the *only* furnace that *saves money.* In the Underfeed the fire burns at the top. Coal is replenished from below. Smoke and gases *must* pass through the flame. *Waste* in Top feeds is *fatal* in the Underfeed. Waste gets as much heat out of *cheapest* coal as *highest* grade coal can yield. *You* save the difference in cost. The Underfeed *pays for itself* and then *goes to work* for you.




E. L. Williams, of Belknap, Ills., wrote last Spring: "I have a 12-room house and have [illegible] the Winter with 14 tons of coal at $4.00 per ton to put it in my basement. [illegible] heating I can recommend the UNDERFEED furnace to any one."

[illegible]

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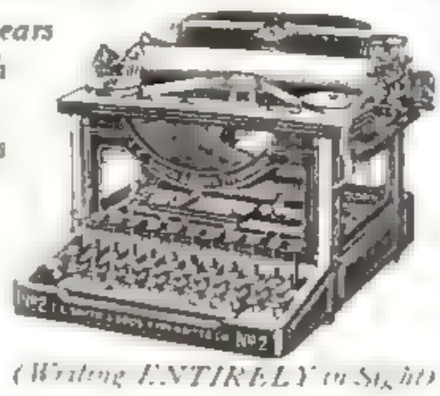
*How about the typewriters—the business engines of 1886?*

***The L. C. Smith & Bros. Typewriter is built for to-day's business schedule.***



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240-EGG Incubator $11.75

120 Egg Size, $9.00
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Brooders equally low. [illegible] machines but the famous "Ideal" —guaranteed to be the surest [illegible] Why not save from $3 to $[illegible] illustrate [illegible] book FREE.

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# "AN INTERFERER WITH CUPID"

(Continued from Page 15)

Freddy turned to strike a match and get a firm grip on his expression before he replied:

"Is it so important?"

"A Christmas tree without popcorn!"

She intended the look to be tragic. Freddy was so entranced that the match nipped his fingers.

"We'll go get it," Jane announced after one glance at the moon.

"You're a darling," Mrs. Freddy murmured, making a mental note of the 'we.' "Sidney knows the place, so he can go with you."

Jane bit her lip, but her expression was admirable, and Sidney reluctantly climbed down from the ladder. Mrs. Freddy gave him a keen look from under her lashes. He really was clever. He did not once glance at Jane, who stood still looking out at the moon. Mrs. Freddy had her suspicions of Sidney. She was sure that handkerchief belonged to him.

She discovered a shortage in the ribbon supply as ingeniously as she had managed the other little affair, but she had been predicting that for an hour, leading up to the climax with easy grace. The village was a convenient three miles away and one of its two stores boasted ribbon. The question as to whether the ribbon was really necessary hung fire for a moment.

"I won't have my tree spoiled for a little extra trouble," Mrs. Freddy pouted.

Freddy gallantly came to the rescue with a decisive word. She was afraid that in his enthusiasm *he* would offer to go for it and spoil everything, so she hastily clipped off a piece of the ribbon and dangled it in easy reach of the other two girls, talking meanwhile to keep Freddy's mouth shut. Marion held out her hand for the sample. Then, of course, Leigh must go to drive Sir Walter. After thinking it over, Mrs. Freddy was more positive than ever that no one could be trusted with Sir Walter but Leigh. She said so.

So two sleighs were ordered and four unsuspecting persons were thrust unceremoniously into the hands of Cupid—and then, at home, John must make a punch with Eleanor to help him.

An hour or so later the front door banged and some one came down the hall.

"They're back!" exclaimed Mrs. Freddy in an excited whisper.

She started for the door and met Marion followed by—Sidney! Marion delivered the ribbon and began to extricate herself from her wraps.

"Where's Leigh?" inquired Mrs. Freddy in surprise.

"They have gone for the popcorn."

"But I thought Leigh went with you for the ribbon?"

"Sidney went with me."

Mrs. Freddy looked at them in charming exasperation.

"Does it really matter?" asked Sidney.

Mrs. Freddy came to and beamed upon them.

"Why, of course not," she answered sweetly; "but I told Leigh to drive Sir Walter."

"He did," Marion answered. She looked at Sidney. "I don't know how it happened, except that Freddy handed Jane in behind Sir Walter, and naturally Leigh drove him because you said so."

Mrs. Freddy understood, and she gave Freddy a crushing look. Waylaying Cupid in any such manner was nothing less than high treason. Freddy returned the look with a bland smile.

"We didn't object to the slow horse," said Sidney cheerfully. "He covered distance in great shape."

Mrs. Freddy let one hand fall lightly on his coat sleeve.

"I'm glad you don't mind being imposed upon," she said.

"We don't—by you," he replied.

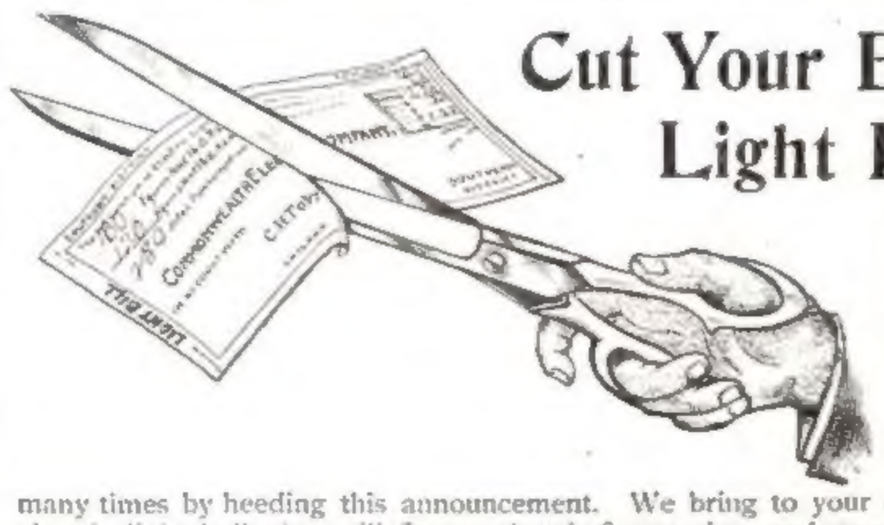
He looked over Mrs. Freddy's shoulder at Eleanor, who was standing in the doorway, and—and—winked.

## V

MRS. FREDDY vacillated between the dining-room and the doorway until she heard the tinkle of sleigh-bells.

"I was afraid something had happened," she remarked to Freddy with a look of relief.

"I hope it has," he replied promptly.

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"Not they," she returned with a smile that had just the faintest tinge of sarcasm in it. "Something might have if you hadn't mixed them up. I'm tempted to punish you." And she swept past him into the dining-room with her head in the air.

Jane's rosy face appeared a moment later.

"It was just lovely!" she said, punctuating her words with little gasps of delight. "The country is beautiful!"

Leigh had stopped in the hall, but he came in in time to nod a vigorous assent.

"Where is the popcorn?" asked Mrs. Freddy.

Jane looked at her uncomprehendingly; then she opened her red lips to answer, but no sound came. Leigh went white, then red, and looked first at Jane, then at Mrs. Freddy.

"We—we didn't get it," he managed to say at last.

"We forgot it," confessed Jane.

Mrs. Freddy folded her arms, and everybody knew what was coming to them.

"Are you?" she demanded.

"We are," said Jane desperately.

Leigh sat down suddenly.

"Upon my soul!" exclaimed Mrs. Freddy, and she sat down, too.

"We can't be married for a long time," Jane said finally, "because, you see, Leigh's only starting." She reached out one hand to him and Leigh took it gently. Mrs. Freddy felt as if she were intruding.

"I just had to tell her," said Leigh. "I saw it coming when you asked us down here."

"Why, I never——" Mrs. Freddy began.

"Neither did I, until——" Jane paused.

"Well?"

"Until he kissed me."

It was out. Mrs. Freddy took a moment to readjust herself. She had been so sure that handkerchief belonged to Sidney. She even allowed her glance to travel to him. Sidney grinned.

"I may as well own up when you look at me like that," he said. "So are we."

Mrs. Freddy started and looked alarmed.

"Sidney!" she exclaimed.

"We've been engaged a month," said Eleanor.

"I never dreamed," repeated Mrs. Freddy, as if those were the only words in the language.

"Well, you see it's my first season," Eleanor went on, "and it handicaps a girl to be engaged. Sidney thinks it handicaps a man, too—so there. We are to be married in June. I wish you wouldn't tell."

Mrs. Freddy put a finger to her lips. "Not a word," she promised.

Freddy filled the glasses and held one aloft.

"May I?" he said.

Mrs. Freddy looked at him in astonishment.

"May you?" she asked.

There was an eloquent pause; Marion broke the silence.

"After all, why should I care?" she said.

Mrs. Freddy gasped. She had no words left, so waved her hand silently toward John. Marion nodded. Mrs. Freddy was on her feet in an instant. She kissed each girl in turn, and in her enthusiasm almost kissed John, too.

"I don't mind," said Marion, "if Freddy doesn't."

"How did Freddy know?"

"He came into the music-room most unexpectedly last night," John confessed. "He said he could keep a secret."

"How long has it been a secret?" she queried.

"Since last night."

"Not really?" She fairly trembled with delight.

Freddy raised his glass with a gesture so perfect that all were lost in admiration.

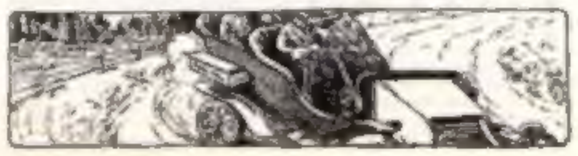
"Here's to Cupid," he said. "May he live long and prosper."

. . . . . .

Freddy extracted the list from his pocket and held it out to his wife. He stroked his firm chin thoughtfully with a question in his eyes.

"I still think that Leigh and Eleanor ——" he began.

"Oh, what's the use of trying to interfere with Cupid, Freddy? I'm satisfied."

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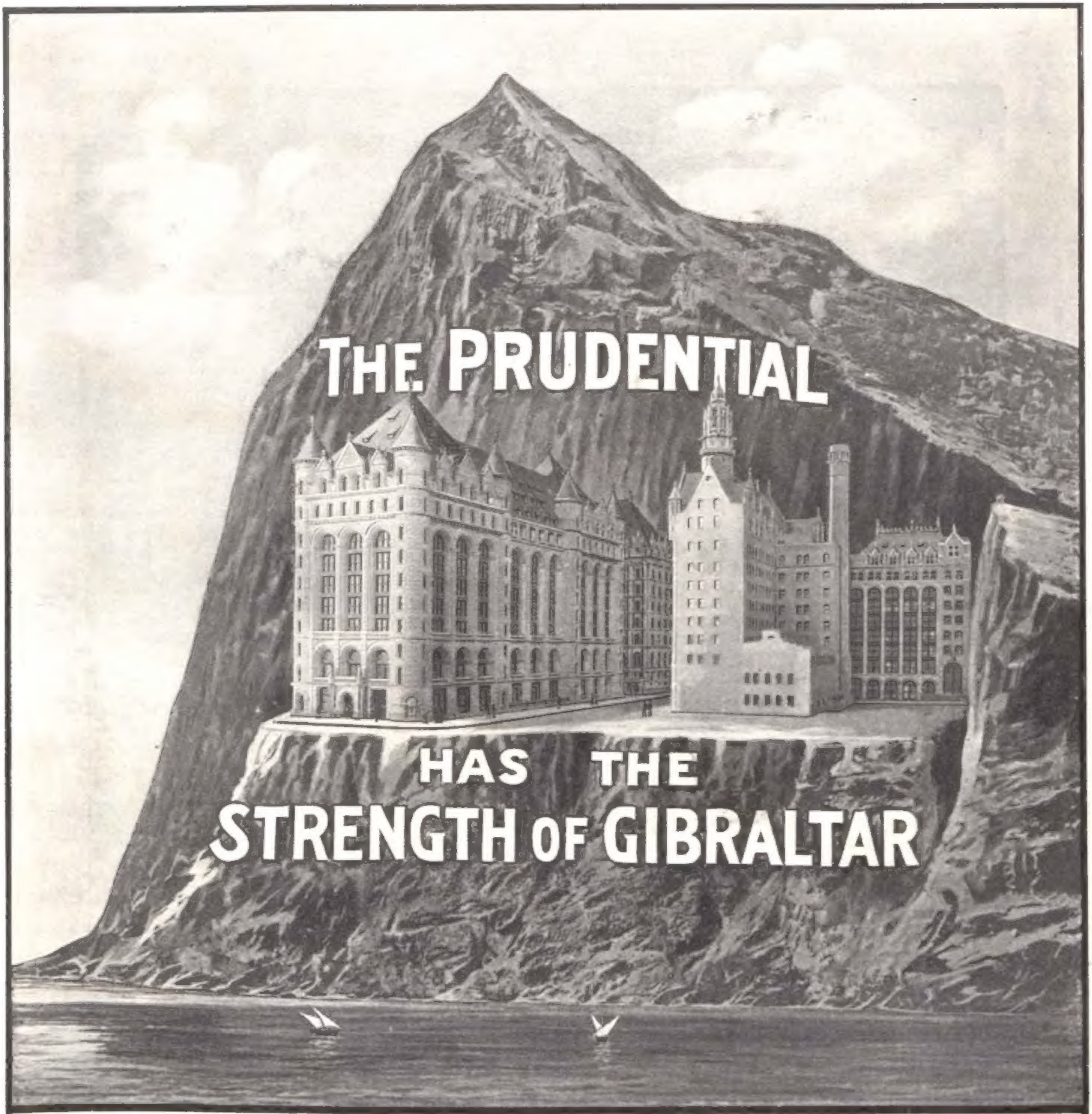


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